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CONSUMER PURCHASES STUDY

# Changes in Assets and Liabilities of Families

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## Five Regions

Urban
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Miscellaneous Publication No. 464 U. S. Department of Agriculture
in cooperation with the Work Projects Administration

This report is one of a series from the consumer purchases study presenting facts concerning the incomes, the expenditures for living, and the changes in assets and liabilities during a year of families in small cities and villages, and on farms. The following five regions were covered: New England, Middle Atlantic and North Central, Plains and Mountain, Pacific, and Southeast.

●

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CONSUMER PURCHASES STUDY
Urban, Village, and Farm

# Changes in Assets and Liabilities of Families

## Five Regions

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# FOREWORD

This volume deals with a year's changes in the assets and liabilities of families at different income levels, living in small cities, villages, and farm sections surveyed by the Bureau of Home Economics as a part of the consumer purchases study. Additional reports of the study in the series issued by this Bureau deal with the incomes of these small-city, village, and farm families, their patterns of consumption, and the details of their expenditures for major family budget categories, such as food, clothing, and medical care (see p. 218). Comparable reports for families in other urban communities (including the larger cities) are issued by the United States Bureau of Labor Statistics.

The study of consumer purchases was undertaken to provide comprehensive data on the income and consumption of American families. It was conducted in 1936 by the Bureau of Home Economics of the United States Department of Agriculture and the Bureau of Labor Statistics of the United States Department of Labor, with the cooperation of the National Resources Planning Board, the Work Projects Administration, and the Central Statistical Board. Plans for the study were formulated by the National Resources Planning Board and the two operating Bureaus, with the advice of the two other cooperating agencies. The project was financed by the Work Projects Administration.

The study was administered under the guidance of a steering committee composed of Stuart A. Rice, chairman, representing the Work Projects Administration; Louise Stanley, Bureau of Home Economics; Isador Lubin, Bureau of Labor Statistics; Gardiner C. Means, representing the National Resources Planning Board; and Morris A. Copeland, Central Statistical Board. Details of administration were formulated and procedures were coordinated by a technical subcommittee on which each of the five agencies had representation. Membership was as follows: Hildegarde Kneeland, National Resources Planning Board, chairman; Day Monroe, Bureau of Home Economics; Faith M. Williams, Bureau of Labor Statistics; Milton Forster, Work Projects Administration; and Samuel J. Dennis and W. M. Hoad, Central Statistical Board.

The following members of the staff of the Economics Division of the Bureau of Home Economics collaborated with the authors in the preparation of this report: Elizabeth Phelps who contributed greatly to plans for the tabulation and analysis of data, Gertrude S. Weiss, June Constantine Hopper, Margaret Perry, Kathryn Cronister, Edith Dyer Rainboth, Mary Ruth Pratt, Geraldine S. DePuy, and Rose Tillinghast.

Acknowledgment is made of the excellent work of the field supervisory staff during the period of field collection. Much credit for the reliability of the data is due to the editing staff and the conscientious field agents who obtained the schedules, as well as to the families that cooperated in providing the information requested. Acknowledgment is made also of the help given by State and district officials of the Work Projects Administration, by representatives of the State colleges and universities and of the extension service in Agriculture and Home Economics, and by the local organizations and officials of the cities and villages and farm counties in which the survey was conducted.

Louise Stanley, *Chief.*

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# SECTION 1. INTRODUCTION AND SUMMARY

The disposition that families make of their incomes is a factor of great significance to the structure of the whole national economy. The consumer purchases study has added greatly to our knowledge of patterns of income use at different economic levels—the point on the income scale where expenditures and income approximately balance and, at levels where there is a surplus, how much of the year's income goes for increasing net worth and how much for family living. The importance of information concerning that part of family income that goes through various channels into investment need not be emphasized.

Changes in the assets and liabilities of selected groups of families living in 20 small cities, 140 villages, and 13 type-of-farming sections in 64 counties are described in this volume, which is one of a series of reports from the study of consumer purchases. (See p. 218 for the reports issued.) Since the communities were small, groupings according to region and degree of urbanization have been made to provide cases enough for analysis; the list of the analysis units and the cities, villages, or farm counties in each are presented in table 41.

In the lowest income classes, more than half of the families in most analysis units ended the year with a deficit; net income did not cover expenditures for consumption, and the family was financed in part by increasing its liabilities or by drawing upon savings or otherwise reducing its assets. At the upper end of the income scale, all but a few of the families had a substantial surplus; net income was more than adequate for current consumption and a part was used for getting ahead financially, i. e., for additions to assets or reductions of indebtedness.

Change in net worth was found to be more sensitive to income differences than were expenditures for food, clothing, and other major consumption categories. Groups of families at the lower income levels—whether on farms, in villages, or small cities—had an average net deficit; the aggregate deficits of the families that went "in the red" exceeded the aggregate surpluses of the families that managed to keep living expenditures smaller than income. But as income rose, the group's change in net worth progressed from a deficit to a net surplus that was an increasingly large proportion of income at each successive level. In most of the analysis units, aggregate value of consumption and aggregate net income were approximately equal at some income level between $750 and $1,500; the deficits of some families were balanced by the surpluses of others so that there was little or no change in the group's net worth (fig. 1).

Farm families generally progressed from a deficit to a surplus at a point somewhat lower on the income scale than did families in villages or small cities. At the levels where each of the three groups had a net surplus, the average increase in net worth of the farm families was greater than that of the others. At the level $2,000–$2,499, for example, the average net surplus as a percentage of income varied

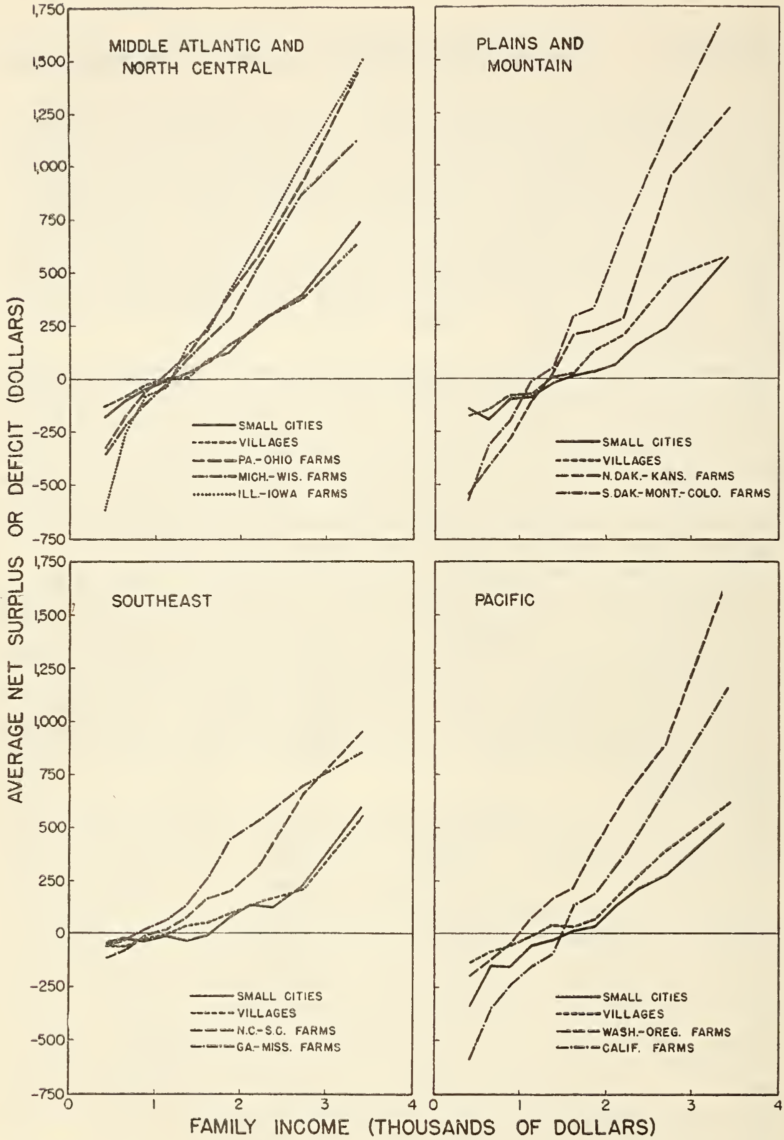

Figure 1.—Average net surplus or deficit, by income, families in small-city, village, and farm analysis units, four regions, 1935–36.

between 13 and 32 percent among the farm units and between 5 and 12 percent among the city and village units. At the level $4,000–$4,999, the percentage ranged from 36 to 58 percent in the various farm units represented and from 16 to 30 percent in units for cities and villages (fig. 1 and tables 22 and 23).

Not only did more farm than village or city families end the year with a surplus, but the amounts they saved tended to be larger. At the income level $1,000–$1,249, not more than 15 percent of the white families in any of the small-city and village units had a surplus of $200 or more, while 25 percent of the families of white operators in some farm sections reached this goal. At the level $2,500–$2,999, no fewer than 70 percent of the farm operators' families in each unit had increased their net worth by such amounts, while the proportion in some small-city and village units was as low as 50 percent.

For any income class, the average change in net worth was the resultant of net changes in assets and net changes in liabilities for the individual families, each of which was classified as having a net change in assets that was an increase, a decrease, or zero, and a net change in liabilities that was an increase, a decrease, or zero. A surplus for the group represented the excess of the sum of the increases in assets and the decreases in liabilities over the sum of the decreases in assets and the increases in liabilities of the group members; a deficit, the reverse. Although the change in any of the four components is thus only a part of the total picture of net change, the study of the four types of change tells much as to family financial practices.

The rapid increase in the group's average surplus with rising income represented primarily an addition to assets. Except in the lowest income classes, the average increase in assets exceeded the average decrease and the difference was progressively greater as income rose. Moreover the average increase in assets was almost always greater than the average decrease in liabilities, indicating that more of the surplus was used for investments than for reduction of indebtedness. This is illustrated in figure 2 by data for a farm and a village analysis unit.

Relatively more farm than village or city families at the upper income levels were making payments on debts and their average payments were greater (fig. 2). All of the farm-operator families were entrepreneurs while most of the families in the cities and villages were in salaried or wage-earning occupations. The former families, therefore, would be more likely to incur business debts as for the purchase of land, livestock, equipment, or other production goods.

Investments in the farm enterprise—added acreage, increased herds, new buildings, equipment (not replacements)—were, in general, the major element in the increase in assets of farm families. In the lower income classes the average addition to the business investment exceeded the average total increase in assets during the year—an indication that some families decreased other assets to build up their business enterprise. At the upper levels the business investment often accounted for one-half of the average increase in all assets.

For village and small-city families, payments of premiums on life insurance policies and annuities accounted for a larger share of the average increase in assets than did any other type of investment at the income levels where the majority of the families in these communities are found. At levels below $1,500 or $2,000, the average

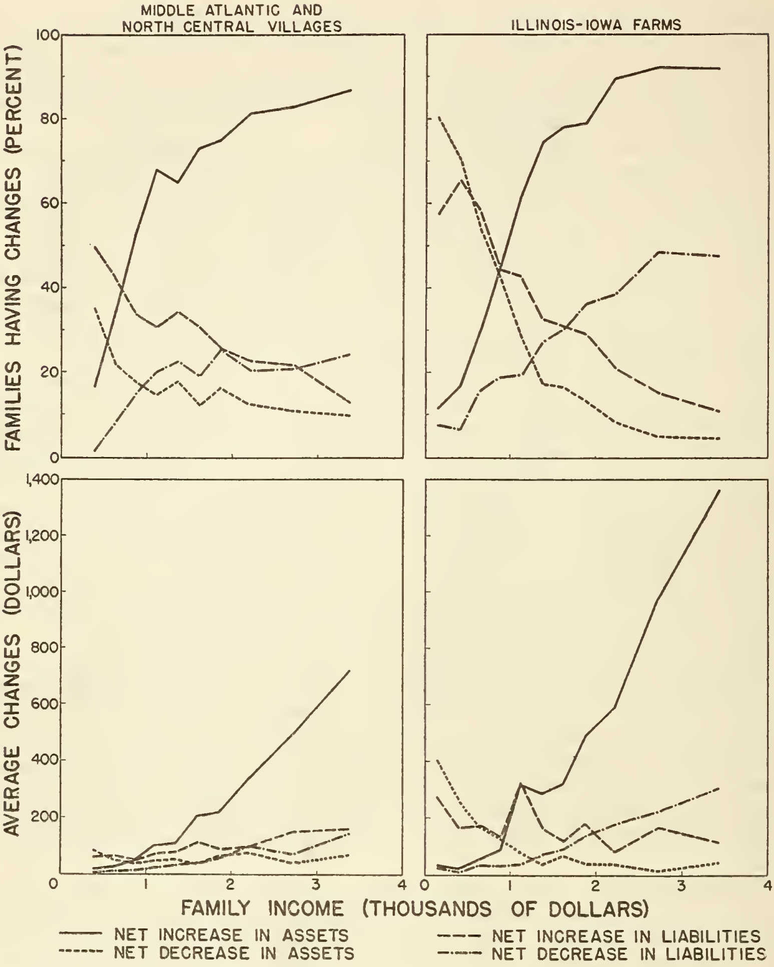

Figure 2.—Percentage of families having a net increase or a net decrease in all assets and in all liabilities, and average amounts (based on all families), by income, Middle Atlantic and North Central village and Illinois–Iowa farm analysis units, 1935–36.

premium payment was at least half as great as the average increase in assets; in the class $3,000–$3,999, about one-third as great. The number of families paying insurance premiums exceeded by far the number having increases in any other form of assets.

The withdrawal of funds from bank accounts and, among farm families, a reduction in the business investment were the major components of the group's total decrease in assets. At the lower part of the income scale the decreases in bank accounts usually exceeded the increases; even in fairly high classes the reductions in balances of some families were greater than the additions of others. Decreases in the farm business investment were most frequent and of the largest aggregate amount in the lower income classes. Such decreases may have reflected a reduction in livestock owned, especially in areas affected by the droughts of 1934 and 1936.

On the liabilities side, families tended to increase their indebtedness to banks, amounts owed on charge accounts and miscellaneous bills (as those of doctors), and their balances due on installment purchases. Types of debts for which decreases were reported most frequently included the mortgage on an owned home or owned home farm, notes due banks and individuals, and installment balances. In general, increases in liabilities were greater than decreases in assets. This fact, coupled with the information accenting the importance of insurance and business investments, suggests that families are loath to draw upon such savings as they have for purposes of current consumption. Instead they make charges against future income in the shape of debts—notes and unpaid bills, including installment balances. If a home or farm were purchased, the debt assumed might far exceed the family income for the year; but the magnitude of the increase in the other types of liabilities appeared to be more in proportion to income.

The families included in the consumer purchases study were chosen at random from groups important numerically in our population—families in which there was a husband and a wife, both native-born and white, except in the Southeast, where Negroes were also included. Farm families were those of operators and, in the Southeast, of sharecroppers; farm laborers were excluded. These and some other minor eligibility requirements served to eliminate from the study more of the lower than of the upper income families. The average income of the families included in the survey was, therefore, higher than the average for all families including the foreign-born, one-person, and other ineligible groups in these communities. (See Methodology and Appraisal, Eligibility Requirements, for a further discussion of the limitations of the sample.)

The differences, particularly with respect to income level, between the groups of families studied and the total population must be recognized in the use of data from this report. Inasmuch as the funds that are used for purposes other than for family living increase markedly with income level, the average amounts directed into savings accounts, insurance, and various forms of investment by the groups surveyed probably are somewhat greater than averages for the population as a whole, which includes relatively more low-income families.

Because of the difficulties of discussing in a single report the details of the changes in assets and liabilities in relation to income, family composition, and occupation for the 30 analysis units, the group of villages and one of the farm sections in the Middle Atlantic and North Central region were selected for special text presentation. Similarities and differences between the data for these units and those for others are briefly described. The tables in Appendix B make it possible to obtain detailed information concerning these other units, similar to that given in the text for the Central region, and to make similar analyses of the relationship between changes in assets and liabilities and income.

# SECTION 2. SURPLUS OR DEFICIT IN RELATION TO INCOME LEVEL

## Native-White Families in the Middle Atlantic and North Central Region

### Village Families

The consumption of a family is dependent not only upon current income but also upon past savings and ability to borrow. In any one year, some families draw upon past accumulations to cover occasional or unusual expenditures, such as the purchase of an automobile or furniture, or finance such outlays by some form of borrowing. Other families use part of their income for paying the obligations incurred in earlier years, for building up savings to cover future purchases or emergencies, or for investments to increase their income and financial security. Some families, particularly in the entrepreneurial group, maintain a fairly constant level of consumption although income fluctuates considerably from year to year; apparently they anticipate that the deficits of some years will be offset by the surpluses of others.

While an individual family in any one year may have a deficit—i. e., have outlays for living that exceed current money income—it is to be expected that, except in unusual circumstances, a group of families of comparable income will either balance income and consumption or will have some surplus; the exceptionally large outlays of some families of the group will be offset by the savings of others. The balancing of income with value of consumption plus sums used for getting ahead financially by a group of families at a given income level thus represents in a sense the situation toward which the individual families gravitate over a period of years.

The value of a family's consumption as defined for this study is the sum of its money expenditures for goods and services purchased and of the value of certain goods received without direct money outlays—i. e., the nonmoney component of family income. The estimated nonmoney figure included in both family consumption and income is: For farm families, the sum of the value of occupancy of the farm home, and of farm-furnished food, fuel, ice, and miscellaneous products used by the household; for village families, value of housing received without direct expenditure and of home-produced food; for city families, value of housing received without direct expenditure. (See Glossary, Value of Consumption; see also Income, City or Village Family, and Income, Farm Family.)

The income classes of the families included in this study are representative of the levels at which the overwhelming majority of self-supporting American families live. In the Middle Atlantic and North Central villages (the analysis unit used as illustrative in the following discussion) the income range was between $250 and $10,000. Relatively few families maintain themselves without recourse to outside aid on incomes of less than $250; only a very small number are fortunate enough to receive incomes of $10,000 or more. This wide range of income obviously implies great differences in financing of consumption expenditures and building up funds for emergencies. The purchase of an electric refrigerator is an unusual outlay requiring the savings of several years for the family with a comparatively low income but may place no strain on the finances of a well-to-do family.

Consumption expands with income but so do savings—sums set aside for improving the family's financial position, either by paying debts or increasing assets. Where on the income scale does the average consumption of a group lag behind average income? How much of income at the different income levels goes to consumption goods and services and how much represents a surplus or savings? The data presented in this volume provide answers to these and similar questions for the year 1935–36 and, with the necessary reservations, the results may be taken as indicative of what has occurred or may occur in other years.

In the income classes under $1,000, the average value of consumption exceeded income in the Middle Atlantic and North Central villages; in the class $1,000–$1,249, consumption and income were approximately equal; at each level above $1,250, the families as a group had a surplus that increased markedly with income (table 1).

It thus appears that when income was but little above $1,000, the group's average consumption balanced its income; there was no surplus as a reserve against future contingencies. (Note that this is a discussion of the group's situation; some individual families at this level had a deficit, others a surplus.) At levels below $1,000, families were drawing upon reserves built up in the past or were mortgaging their future receipts; the group had a net deficit averaging $25 at the level $750–$999, more at lower levels.

The average net deficit of the lowest income classes has many possible implications. This phenomenon is not a peculiarity of any region, size of community, occupational or family-type group. It is not a characteristic of the period to which these data apply, since studies at other times have indicated the same situation. At first glance, this uniformity of overspending appears unreasonable; it seems to imply either a continuous decrease in assets or increase in liabilities. Yet, obviously, no group of families except the very wealthy could exceed their incomes year after year; nor does it seem probable that families could default payment of debts over any extended period.

Perhaps one explanation is that the families composing an income class in any 1 year are not a static group. The lower income brackets, in particular, represent many varied family situations at a point in time. The families financing consumption out of past savings may be advanced in years and gradually using accumulated capital; or they may be from the entrepreneurial group whose incomes fluctuate considerably from year to year. Those that assume debts of appreciable amount include many with a reasonable expectation of higher incomes in the future when such obligations will be paid. The number of families that incur debts that will never be paid is unknown. (See Methodology and Appraisal, Deficits of Low-income Families.)

TABLE 1.—SURPLUS OR DEFICIT: *Average net surplus or deficit and percentage distribution of families by amount of surplus or deficit, by income, Middle Atlantic and North Central village and Illinois-Iowa farm analysis units,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Net surplus or deficit (−) | | Families having net deficit of— | | | Families having neither a surplus nor deficit[2] | Families having net surplus of— | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Average amount | Percentage of total income | $500 or over | $100–$499 | Less than $100 | | Less than $100 | $100–$499 | $500 or over |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 3,042 | 73 | 5.3 | 3.6 | 15.2 | 13.2 | 10.9 | 23.2 | 25.9 | 8.0 |
| 250–499 | 84 | −124 | −31.5 | 1.2 | 42.9 | 21.4 | 25.0 | 9.5 | .0 | .0 |
| 500–749 | 360 | −81 | −12.7 | 4.4 | 23.6 | 24.5 | 23.3 | 21.4 | 2.8 | .0 |
| 750–999 | 572 | −25 | −2.8 | 2.6 | 14.7 | 19.1 | 17.3 | 31.7 | 14.6 | .0 |
| 1,000–1,249 | 575 | 4 | .4 | 4.0 | 12.5 | 14.1 | 9.0 | 32.3 | 27.9 | .2 |
| 1,250–1,499 | 461 | 10 | .7 | 4.4 | 16.1 | 12.7 | 6.9 | 26.2 | 32.6 | 1.1 |
| 1,500–1,749 | 283 | 93 | 5.8 | 2.5 | 15.2 | 5.3 | 6.7 | 19.8 | 45.2 | 5.3 |
| 1,750–1,999 | 235 | 125 | 6.7 | 5.5 | 14.0 | 5.6 | 3.8 | 14.1 | 42.5 | 14.5 |
| 2,000–2,499 | 253 | 268 | 12.1 | 2.0 | 11.5 | 4.8 | 4.0 | 11.9 | 38.3 | 27.6 |
| 2,500–2,999 | 118 | 378 | 13.9 | 3.4 | 6.8 | 3.4 | 5.1 | 7.6 | 33.9 | 39.8 |
| 3,000–3,999 | 70 | 640 | 19.0 | 2.8 | .0 | 2.9 | 1.4 | 5.7 | 24.3 | 62.9 |
| 4,000–4,999 | 21 | 1,275 | 28.6 | [3] 4.7 | [3] 4.8 | [3] .0 | [3] .0 | [3] .0 | [3] 14.3 | [3] 76.2 |
| 5,000–9,999 | 10 | 2,870 | 46.5 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] 100.0 |
| ILLINOIS-IOWA FARMS | | | | | | | | | | |
| All incomes | 1,642 | 218 | 15.1 | 9.4 | 21.7 | 8.4 | 3.6 | 9.8 | 24.5 | 22.6 |
| 0–249 | 26 | −620 | −418.9 | [3] 53.8 | [3] 42.3 | [3] 3.9 | [3] .0 | [3] .0 | [3] .0 | [3] .0 |
| 250–499 | 106 | −386 | −96.5 | 25.5 | 59.4 | 11.4 | .9 | 2.8 | .0 | .0 |
| 500–749 | 206 | −245 | −38.6 | 18.4 | 45.6 | 13.6 | 4.9 | 12.2 | 5.3 | .0 |
| 750–999 | 258 | −126 | −14.4 | 12.8 | 29.1 | 15.5 | 5.4 | 15.6 | 21.6 | .0 |
| 1,000–1,249 | 252 | −39 | −3.5 | 9.1 | 23.4 | 12.3 | 5.2 | 15.0 | 34.2 | .8 |
| 1,250–1,499 | 207 | 163 | 11.9 | 2.4 | 13.1 | 6.2 | 4.3 | 12.6 | 48.8 | 12.6 |
| 1,500–1,749 | 161 | 227 | 14.0 | 4.3 | 11.3 | 3.7 | 3.7 | 11.2 | 41.6 | 24.2 |
| 1,750–1,999 | 110 | 416 | 22.2 | 1.8 | 3.7 | 1.8 | 5.5 | 4.5 | 41.8 | 40.9 |
| 2,000–2,499 | 139 | 655 | 29.6 | 2.9 | 3.6 | 2.1 | .0 | 2.9 | 20.8 | 67.7 |
| 2,500–2,999 | 78 | 1,021 | 37.5 | 1.2 | 1.3 | 1.3 | .0 | 1.3 | 5.2 | 89.7 |
| 3,000–3,999 | 63 | 1,509 | 43.9 | .0 | 1.6 | .0 | .0 | .0 | 3.2 | 95.2 |
| 4,000–4,999 | 16 | 2,576 | 58.0 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] 100.0 |
| 5,000–9,999 | 20 | 4,257 | 65.1 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] .0 | [3] 100.0 |

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[1] See Glossary for definition of terms used in this table.

[2] Doubtless few families exactly balanced income and disbursements. Although families reported no change in net worth it is probable that surpluses or deficits too small to be recognized as such by the family occurred. These may be included in the balancing difference. See Glossary, Balancing Difference.

[3] Percentage distribution based on fewer than 30 cases.

Not every family, even in the lowest income class, had a deficit; 25 percent of those at the level $250–$499 balanced income and consumption and 10 percent had a small surplus. At each level below $5,000 some families had a deficit; but the percentage decreased rapidly as income rose, being 66 percent of those with incomes under $500 as compared with only 18 percent of those at the level $2,000–$2,499 (table 1).

The amount of deficit incurred was, in some instances, greater than income. Families "going in the red" by $1,000 or more appeared at the level $500–$749 and at three-fifths of the succeeding levels (table 24). A deficit of twice the family income may be the result of those money-demanding emergencies that occur sometimes in the lives of most families; or it may represent consumption at a customary level by a family whose net income was unusually low during the year of the survey.

The proportion of families with a surplus amounting to one-fourth or more of income increased rapidly at successively higher levels. In the class $750–$999 about 3 percent of the families saved one-fourth of their income; in the class $1,500–$1,749, 18 percent; in the class $2,500–$2,999, 40 percent; in the class $4,000–$4,999, 52 percent.[1]

### Farm Operators' Families in the Illinois-Iowa Section

The change in the average net surplus or deficit of the group during the year as well as the variation in the amount of the surplus or deficit accumulated by families at the same income level in the Middle Atlantic and North Central villages is fairly representative of other village and small-city units. A wide contrast appears, however, between the farm and nonfarm groups in the same region, as is illustrated by a comparison of these village families with those in the Illinois-Iowa farm section.

The average net deficit at the lower income levels and the average net surplus at the upper were both substantially greater for farm than for village families. In the income classes under $1,250 relatively more farm than village families had deficits and the deficits incurred were larger. In the class $500–$749, 64 percent of the farm families had deficits of $100 or more, as compared with 28 percent of those in villages. Although relatively fewer farm than village families at these levels (under $1,250) had some surplus, more had a surplus of $100 or over—at the level $750–$999, for example, 22 percent of the former compared with 15 percent of the latter (table 1).

The fact that relatively more farm families went "in the red" and that their average deficit (i. e., based on those having) exceeded that of village families at each of these levels (below $1,250) may be a consequence of their entrepreneurial undertakings. A farm family in a given year may have a net income that is low compared with its usual business returns—the result of unfavorable production conditions or low prices, or because of unusual business expenditures such as replacements of expensive machinery. The outlays for living of such a family may not be changed greatly because of its income situation, especially if the year is regarded as abnormal. The majority of the village families were in wage-earner or salaried groups and comparatively few were entrepreneurs; hence there was less likelihood of unusually low net income because of unusually high business outlays which might be expected to bring financial returns later. Furthermore, fewer village families may have had resources permitting them to obtain credit or expand assets. The greater surpluses of the farm families may have represented savings from income that were forced upon them by their business undertakings, as by the yearly payments some had contracted to make for purchase of land or equipment—a type of fixed obligation less likely to be found in a nonentrepreneurial village group.

It should be stressed that the level of living maintained by many families at the lowest income levels—under $500—was undoubtedly higher than for families whose incomes were customarily in this range. The average value of consumption at these levels both in villages and on farms should not be considered as representative of that of families customarily described as the poor. To obtain facts about the latter group, it would be necessary to separate the low-income families into those with resources sufficient to spend relatively generously for living and those dependent almost entirely upon current income. The outlays of the former group in these communities were large enough to raise the average value of consumption considerably above what must have been typical for families customarily at low-income levels, as is illustrated below for families in the Middle Atlantic and North Central villages and in the Illinois-Iowa farm section:

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[1] Because of the method of computation, these percentages are only approximate. The figure for one-fourth of income was computed from the average income of the income interval; for the interval $1,500–$1,749, for example, it was one-fourth of $1,605 or $401. The data for distribution of families by amount of surplus also provide only intervals, such as the range $300–$499; hence the approximate number of cases above $401 would have to be estimated.

| | *Average value of consumption—* | |
|---|---|---|
| Family-income class (money and nonmoney): | *Village families* | *Farm families* |
| $0–$249 | ---- | $778 |
| $250–$499 | $525 | 794 |

In all income classes, families having a relatively large surplus were more frequent among farm than among village groups. At the level $1,500–$1,749, 24 percent of the families on farms and only 5 percent of those in villages increased their net worth by $500 or more; the average surplus of the entire income group was $227 in the farm communities as compared with $93 in the latter. The farm enterprise is a family business for which all members may be willing to make some sacrifice of living comforts. A village family, without a business of its own, may have less incentive for saving from current income (table 1).

The surplus of the farm family included, in addition to increases resulting from money transactions, the year's net increase in value of livestock owned and crops stored for sale. Such an increase was considered a type of investment in the farm enterprise and was so entered on the schedule. The amount depended to some extent upon the type of farming prevalent in a section; farmers in a general farming area where herds may be built up are more likely to have such increases than are farmers in a fruit-growing section, such as California. In the Illinois-Iowa section, some families may have increased the number of hogs they owned or have stored corn to be sold after the close of the report year. The amount of this nonmoney increase in investments was therefore comparatively large in this unit; at the level $2,000–$2,499, for example, the average net surplus for the income class was $655 of which more than one fourth, $170, was from the increase in livestock, stored crops, or both (tables 1 and 23).

The proportion of families having a deficit of $100 or more was greater in the villages than in the farm section at income levels above (but not below) $1,250. The difference between the two percentages, however, was smaller than the difference between the percentages of families in the two groups that had a surplus of $100 or more. For example, at the income level $1,500–$1,749, 18 percent of the village families and 16 percent of those on farms had a deficit of this magnitude; but the percentages having a surplus of $100 or more were 51 and 66, respectively (table 1).

# SECTION 3. CHANGES IN ASSETS AND LIABILITIES

## Native-White Families in the Middle Atlantic and North Central Region

### Definitions of Terms

Each family included in the survey was asked to report on the various types of changes that had taken place during the year in its assets and liabilities (see reproduction of the schedule form, p. 210, and Glossary, Change in Net Worth). Appreciation or depreciation in value of assets was not included; all changes entered on the schedule resulted from money transactions or, for farm families, from the net increase or decrease in livestock owned or crops stored for sale. For some items, as money in savings accounts or notes owed at banks, a family might report both increases and decreases; the net change was entered on the schedule. For other items, as insurance premiums paid, only one type of entry was possible.

The derivation of an individual family's change in net worth is shown in figure 3. For each schedule, four totals were computed:

(1) The sum of the increases in the various assets items (fig. 3, *a*).

(2) The sum of the decreases in the various assets items (fig. 3, *c*).

(3) The sum of the increases in the various liabilities items (fig. 3, *i*).

(4) The sum of the decreases in the various liabilities items (fig. 3, *g*).

The total of surplus items (*d*) is the sum of the family's total increase in assets (*a*) and of its total decrease in liabilities (*g*). The total of deficit items (*f*) is the sum of the total decrease in assets (*c*) and the total increase in liabilities (*i*).

The family had a surplus for the year if the total surplus items (*d*) exceeded the total deficit items (*f*); the family had a deficit if the former sum (*d*) was less than the latter (*f*). This net change in all assets and liabilities (*e*)—the net surplus or deficit—is sometimes described as the family's change in net worth. It may be a net surplus, no change, or net deficit.

Two additional computations were made for each family:

(1) The net change in its assets (*b*), i. e., the algebraic sum of the total increase in assets (*a*) and total decrease (*c*).

(2) The net change in its liabilities (*h*), i. e., the algebraic sum of the total decrease in liabilities (*g*) and total increase (*i*). For the individual family the net change in assets (*b*) could be a net increase, a net decrease, or (rarely) zero; similarly the net change in liabilities (*h*) could be positive, negative, or zero.

For a group of families, as those in an income class, the following calculations were made:

(1) The aggregate increase in assets of the families that had a net increase, i. e., those for which the net change in assets shown in

figure 3, *b*, was a net increase. (The average for an income class presented in the Appendix tables is based on the families having a net increase.)

(2) The aggregate decrease in assets of the families that had a net decrease, i. e., those for which the net change in assets shown in figure 3, *b*, was a net decrease. (The average for an income class presented in the Appendix tables is based on the families having a net decrease.)

(3) The aggregate net change in assets, i. e., the algebraic sum of (1) and (2) above. This net change could be a net increase or a net decrease for the group. (The average for an income class presented in the Appendix tables is based on all families, including those for whom the net change in assets was zero.)

(4) The aggregate increase in liabilities of the families that had a net increase, i. e., those for which the net change in liabilities shown in figure 3, *h*, was a net increase. (The average for an income class presented in the Appendix tables is based on the families having a net increase.)

(5) The aggregate decrease in liabilities of the families that had a net decrease, i. e., those for which the net change in liabilities shown in figure 3, *h*, was a net decrease. (The average for an income class presented in the Appendix tables is based on the families having a net decrease.)

(6) The aggregate net change in liabilities, i. e., the algebraic sum of (4) and (5) above. This net change could be a net increase or a net decrease for the group. (The average for an income class presented in the Appendix tables is based on all families, including those for whom the net change in liabilities was zero.)

(7) The aggregate change in net worth, i. e., the algebraic sum of (3) and (6) above. The change could be a net surplus or net deficit for the group. (The average for an income class presented in the Appendix tables is based on all families, including those for whom the change in net worth was zero.)

For assets and for liabilities, the number of families reporting any net change and the number reporting a net increase or a net decrease are shown by income class in the tables presented in the Appendix of this report. For most subgroups of assets and of liabilities, there is also shown the number reporting a net increase and the number reporting a net decrease if both types of change were possible. These two latter figures are omitted only for the subgroups for which comparatively few families had entries or for which such counts would be of little significance. The average net change in amount—increase or decrease—for each subgroup of assets and of liabilities is also presented for the income class as a whole; for a few subgroups, such as mortgage on owned home or owned home farm, the average increase (derived from the aggregate for families reporting such changes) and the average decrease are shown, in addition to the net change.

The following explanation of entries in one item, real estate, may help the reader to interpret the data in the tables. A family's net increase or decrease in real estate owned is the difference between the purchase price of all real estate bought and the amount received (cash and notes) for all real estate sold. The number of families reporting a net increase in real estate owned is thus equal to or less than the number purchasing, since some purchasers may have sold property bought in previous years and decreased their holdings by more than they increased them. The number reporting a net decrease is, at most, equal to the number selling such property during the year. Accordingly, the aggregate increase in real estate owned is, for a group of families, the sum of the net increases—i. e., the purchases of those that did not sell any property of this type plus the amount by which purchases exceeded sales on the part of those that both bought and sold but had net increases. The group's aggregate decrease in real estate owned is the sum of the net decreases—i. e., the sales of families that did not also buy plus the amount by which sales exceeded purchases on the part of those families that both bought and sold but had net decreases.

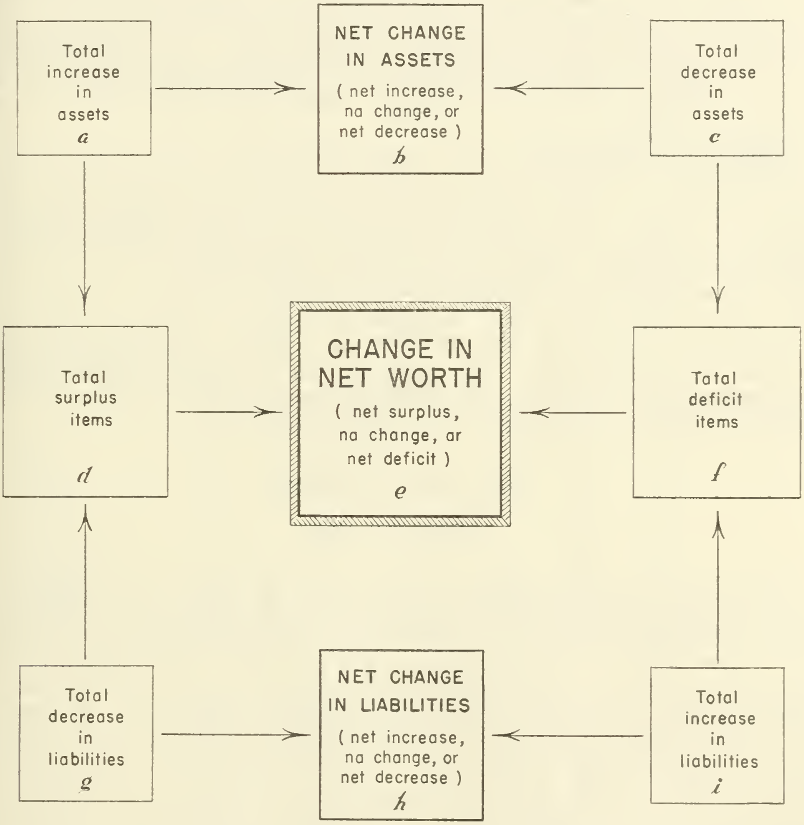
Total increase in assets
a
NET CHANGE IN ASSETS
( net increase, no change, or net decrease )
b
Total decrease in assets
c
Total surplus items
d
CHANGE IN NET WORTH
( net surplus, no change, or net deficit )
e
Total deficit items
f
Total decrease in liabilities
g
NET CHANGE IN LIABILITIES
( net increase, no change, or net decrease )
h
Total increase in liabilities
i

FIGURE 3.—Derivation of an individual family's change in net worth (net surplus or deficit). See reproduction of the schedule form, page 210, showing schedule entries.

This example serves to describe the general method of treating most of the asset and liability subgroups. For two subgroups, however, further explanation is required, namely, the inclusion of inheritances under other assets and the inclusion of the soldiers' bonus under the settlement of insurance policies. If a family received an inheritance during the report year, and spent it for family living, it was considered income (i. e., a cash gift) and did not appear under any of the asset or liability items. If, however, the inheritance was not so spent, but in whole or in part served to increase the assets in some such form as money in savings account, real estate, or stocks or bonds, then the amount of such an increase was balanced by entering the same amount as a decrease in other assets. Entries in other assets are largely decreases of this type to balance entries in other subgroups that result from inheritances. This procedure was followed in order to obtain a figure for change in net worth during the year that represented a difference between current income and consumption. A large inheritance or gift of property was thus usually not considered income, but comparatively small receipts used for family living were treated as income in order to simplify editorial computations. (See Methodology and Appraisal, p. 209, for an example of a schedule entry; see table 35 for the count of families receiving inheritances and the average amounts received.)

A few families received settlement of their soldiers' bonus certificates if their report year included June 1936, the month in which the bonds were distributed. The amount of the bonus was recorded as a decrease in assets, in the same manner as was the sum received from an insurance policy settled. If the Government bonds received for the certificates were cashed, the disposition of the cash was recorded under the appropriate schedule item, i. e., as an increase in cash, the purchase of an asset, the decrease of a liability, or, perhaps, an expenditure for an item of consumption. If, however, the bonds were not cashed, the amount was entered as bonds purchased. (See table 35 for the number of families receiving the soldiers' bonus.)

## The Pattern of Change

### Village Families

The average net surplus or deficit of a group of families is the resultant of a large number of transactions involving the transfer of money and other property. When these are summarized in a balance sheet showing the changes in the group's assets and liabilities, it appears that for village families the funds drawn upon in addition to family income came chiefly from an increase in liabilities. Except in the lowest income class, the average decrease in assets was less than the average increase in liabilities. On the other side of the ledger, the use of the year's surplus, the increase in assets was dominant; at the income level $1,000–$1,249, for example, the average increase in assets, $99, was more than three times the average decrease in liabilities, $26 (table 2 and fig. 2).

In each income class except the lowest, the percentage of families having a net increase in assets was greater than the percentage having a net decrease—a fact that is not surprising, since most families do not willingly relinquish the security represented by their assets. At the level $750–$999, for example, 53 percent of the families had a net increase in total assets during the year, while only 18 percent had a net decrease. In the two lowest income classes, the aggregate decrease in assets exceeded the aggregate increase; hence the net change in the group's assets was a decrease. For example, in the income class $250–$499, 35 percent of the families reduced their assets by amounts that in the aggregate exceeded the increases accumulated by the 17 percent that had added to the money or other property they owned; the net change in assets of the entire income group, therefore, was an average decrease of $69. In the income classes above $750, the average increase in assets was greater than the average decrease and the net change for the class as a whole was positive, i. e., an increase. This increase mounted rapidly along the income scale, from $9 in the class $750–$999 to more than $1,000 in the classes above $4,000.

TABLE 2.—ASSETS AND LIABILITIES: *Percentage of families having a net increase or a net decrease between the beginning and end of the report year in all assets and in all liabilities, and average amounts reported, by income, Middle Atlantic and North Central village and Illinois-Iowa farm analysis units,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families having [2]— | | | | | | All assets (averages based on all families) | | | All liabilities (averages based on all families) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Any change in assets | Net increase in assets | Net decrease in assets | Any change in liabilities | Net increase in liabilities | Net decrease in liabilities | Average [2] net change | Average [2] net increase | Average [2] net decrease | Average [2] net change | Average [2] net increase | Average [2] net decrease |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* |
| All incomes | 80 | 63 | 17 | 50 | 32 | 18 | 113 | 163 | 50 | 41 | 80 | 39 |
| 250–499 | 52 | 17 | 35 | 51 | 50 | 1 | −69 | 15 | 84 | 55 | 61 | 6 |
| 500–749 | 57 | 35 | 22 | 51 | 43 | 8 | −27 | 23 | 50 | 54 | 65 | 11 |
| 750–999 | 71 | 53 | 18 | 49 | 33 | 16 | 9 | 46 | 37 | 34 | 49 | 15 |
| 1,000–1,249 | 83 | 68 | 15 | 51 | 31 | 20 | 50 | 99 | 49 | 46 | 72 | 26 |
| 1,250–1,499 | 84 | 66 | 18 | 58 | 35 | 23 | 56 | 106 | 50 | 46 | 80 | 34 |
| 1,500–1,749 | 86 | 74 | 12 | 50 | 31 | 19 | 170 | 206 | 36 | 77 | 114 | 37 |
| 1,750–1,999 | 92 | 75 | 17 | 51 | 26 | 25 | 154 | 216 | 62 | 29 | 89 | 60 |
| 2,000–2,499 | 94 | 81 | 13 | 44 | 23 | 21 | 267 | 343 | 76 | −1 | 99 | 100 |
| 2,500–2,999 | 94 | 83 | 11 | 43 | 22 | 21 | 455 | 495 | 40 | 77 | 151 | 74 |
| 3,000–3,999 | 97 | 87 | 10 | 37 | 13 | 24 | 655 | 726 | 71 | 15 | 160 | 145 |
| 4,000–4,999 | 100 | 95 | 5 | 43 | 10 | 33 | 1,193 | 1,195 | 2 | −82 | 63 | 145 |
| 5,000–9,999 | 100 | 100 | 0 | 40 | 20 | 20 | 2,459 | 2,459 | 0 | −411 | 14 | 425 |
| ILLINOIS-IOWA FARMS | | | | | | | | | | | | |
| All incomes | 91 | 61 | 30 | 65 | 39 | 26 | 299 | 393 | 94 | 81 | 184 | 103 |
| 0–249 | 92 | 12 | 80 | 65 | 57 | 8 | −369 | 36 | 405 | 251 | 277 | 26 |
| 250–499 | 88 | 17 | 71 | 73 | 66 | 7 | −231 | 21 | 252 | 155 | 164 | 9 |
| 500–749 | 84 | 30 | 54 | 75 | 59 | 16 | −114 | 53 | 167 | 131 | 167 | 36 |
| 750–999 | 88 | 45 | 43 | 64 | 45 | 19 | −36 | 88 | 124 | 90 | 125 | 35 |
| 1,000–1,249 | 90 | 61 | 29 | 62 | 43 | 19 | 244 | 322 | 78 | 283 | 322 | 39 |
| 1,250–1,499 | 92 | 75 | 17 | 60 | 32 | 28 | 253 | 286 | 33 | 90 | 161 | 71 |
| 1,500–1,749 | 95 | 78 | 17 | 61 | 31 | 30 | 255 | 320 | 65 | 28 | 117 | 89 |
| 1,750–1,999 | 93 | 79 | 14 | 65 | 29 | 36 | 457 | 495 | 38 | 41 | 180 | 139 |
| 2,000–2,499 | 99 | 90 | 9 | 60 | 22 | 38 | 557 | 596 | 39 | −98 | 81 | 179 |
| 2,500–2,999 | 97 | 92 | 5 | 64 | 15 | 49 | 963 | 976 | 13 | −58 | 166 | 224 |
| 3,000–3,999 | 97 | 92 | 5 | 59 | 11 | 48 | 1,316 | 1,358 | 42 | −193 | 114 | 307 |
| 4,000–4,999 | 100 | 100 | 0 | 68 | 12 | 56 | 2,711 | 2,711 | 0 | 135 | 756 | 621 |
| 5,000–9,999 | 100 | 100 | 0 | 85 | 15 | 70 | 3,712 | 3,712 | 0 | −545 | 714 | 1,259 |

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[1] See Glossary for definition of terms used in this table.

[2] Based on total number of families in each class, regardless of whether they had any net change in assets or liabilities.

The percentage of families having a net increase in assets rose markedly with income level. In the lowest class, one-sixth of the families ended the year with increased assets; in the class $1,250–$1,499, about two-thirds; and in the highest class, all of the families. The relative number of families with a net decrease in assets tended to decline along the income scale. More than one-third of the families with incomes under $500 had a net decrease in assets, while in the income classes above $2,000 the proportion was only about one-third, or less, as great.

Among families having a net increase in assets, the average addition to money and other property owned was between $67 and $144 in the income classes under $1,250; between $162 and $419 in the classes between $1,250 and $2,500; and $2,459 in the class $5,000–$9,999. The average net decrease in assets among families reducing their assets showed no such striking relation to income level; at most levels it fell within the range $200 to $400 (table 25).

It has been noted that more families added to their indebtedness than reduced their assets and that the average increase in liabilities of all families at an income level generally exceeded their average decrease in assets. The relative number of families increasing their liabilities declined from 50 percent in the lowest income class to 20 percent or fewer in the classes above $3,000. The relative number having a net decrease in liabilities, on the other hand, rose with the income level from 1 percent in the lowest class to 20 percent or more in most classes above $1,000 (table 2).

At all income levels below $3,000 more families had a net increase than a net decrease in liabilities; at all levels below $2,000 the group's aggregate increase was greater than its aggregate decrease; i. e., the net change in liabilities for the income class was an increase. The persistence of this tendency beyond the lowest income classes is probably characteristic of the period of the survey, a time of business expansion after several years of depression. On the expectation of regular employment and higher incomes, more families may have added to their debts than reduced the amounts they owed on obligations incurred in earlier years. Expectation of settlement of the soldiers' bonus also may have led some families to purchase comparatively expensive articles, as an automobile, with only a small down payment, expecting to pay the balance when the bonus was received.

Most families increasing their liabilities apparently did not assume an addition to their indebtedness that was widely out of proportion to their income, which, for many, doubtless measures ability to repay such obligations. The average net increase in debt of families incurring additional liabilities amounted to less than $200 at the income levels below $1,000; between $200 and $400 in classes within the range $1,000 to $2,000; and between $400 and $700 in the classes between $2,000 and $3,000 (table 29).

Payments on debts also were related to income, as would be expected. Families in the income classes in the range $500–$1,499 that had a net decrease in liabilities made reductions averaging between $94 and $150, while in the classes between $1,500 and $3,000, the average ranged from $193 to $480.

### Farm Operators' Families in the Illinois-Iowa Section

All farm-operator families belong to the entrepreneurial group, whereas the majority of city and village families receive most of their income from wages and salaries, as has been said. An entrepreneurial family may have to draw on assets to operate its business in an unfavorable year. Even in a favorable year it is likely to incur obligations for building up the farm enterprise (as for purchase of land, livestock, or equipment) and these usually have to be repaid on fixed dates. It is not surprising, therefore, that the percentage of families having a net change in assets—a net decrease or increase—was greater in the farm section than in the villages at income levels below $3,000. Relatively more farm than village families were increasing their assets at levels above $1,250; the proportion decreasing their assets also was higher in general for the former than for the latter group in the classes up to $1,750.

The average net change in assets had a much greater variation along the income scale for farm than for village families. In each class under $1,000, the average net change for the farm families was a decrease in assets—$369 at the lowest level and $36 at the level $750–$999. At the level $1,000–$1,249, the net change was an average increase of $244. Above $1,750 this net change, still an increase, rose rapidly; at the level $3,000–$3,999, it was $1,316, or nearly 40 percent of the average income and an even greater proportion of the average money income (tables 2 and 23).

The average increase in assets (computed from the aggregate net increases of families having such changes) showed an even greater upward rise with income among farm than village families. At the level $250–$499, the average was about the same for the two groups, $21 and $15, respectively; but at the level $2,500–$2,999, the average increase for the farm group was almost double that for the village, $976 compared with $495. The average decrease in assets was, moreover, greater for the farm than the village families in the lower part of the income range—at the level $500–$749, for example, the average decrease was $167 for the former as compared with $50 for the latter.

The net change in liabilities of the farm families progressed from a net increase in the classes below $2,000 to a net decrease in most classes above, and the average amount of such net changes was, in general, greater for the farm than for village families. For example, the average net increase in debt of the lower income farm groups exceeded that of the village groups—$155 as compared with $55 at the level $250–$499.

The group's average increase in liabilities (not the net change but the figure computed from the aggregate for families having a net increase) was greater for farm than for village families at practically all income levels, probably because of their entrepreneurial transactions. At the level $1,000–$1,249, the average increase in liabilities of the farm group was $322; of the village group, $72. The farm families also had greater average decreases in their indebtedness, especially at the upper income levels—$224 at the level $2,500–$2,999 as compared with $74 for the village families.

The magnitude of the surplus and deficit items for farm families as compared with the village groups may be brought out by one further comparison. The average increase in assets and the average decrease in liabilities were substantially larger for the farm families having such net changes than for village families. At the income level $1,500–$1,749, for example, farm families building up their assets had an average increase of $409 compared to $281 for the corresponding village group. Among families having a decrease in liabilities the average reduction was $294 for those on farms and $193 for those in villages (tables 25, 27, and 29). (Note that these averages are based on families having net changes, not on all families, as in table 2. The aggregates from which they are computed are, of course, the same.)

## Changes in Assets

### Village Families

#### General Tendencies

The assets acquired by families with funds derived from income and borrowings in a given year take a wide variety of forms. One family puts money in a savings account to buy a new car in the following year or to provide for unforeseen contingencies such as serious illness. Another buys a home, withdrawing its down payment from the savings account and assuming a mortgage for the balance. Some make no additions to their assets except for the payment of premiums on life insurance or annuity contracts. In order to study change, the various types of assets were classified in 14 subgroups, as follows: Money in savings account; money in checking account; money on hand—in purse, not on deposit; investments in a business undertaking; real estate; stocks and bonds; miscellaneous property; improvements on owned home or home farm (for farm families); improvements on other real estate; loans to others; insurance premiums paid; insurance policies settled; insurance policies surrendered; other assets. (For details as to entries in each subgroup, see Glossary.)

The proportion of village or small-city families that, as a consequence of money transactions, had increased or decreased the value of one or more subgroups of assets during the year is shown in tables 25 and 26. These figures, however, do not tell how many families actually had investments of each type. A family might own bonds but neither increase nor decrease its investment in such securities during a given year. The savings account might be built up during the first 11 months of the year, but withdrawals at Christmas time might leave it about the same as in the previous January and the family, therefore, would report no net change.

Certain general tendencies as to families' practices in building up assets are shown by combining the 14 subgroups into 4 broad classes—money on deposit or on hand; investments in business, real estate, securities, loans to others, and other miscellaneous property; insurance transactions; and other assets (table 3). Payments of insurance premiums minus any amounts received from the settlement or surrender of policies represented a positive addition to the assets of families in every income class, even the lowest. In the class $750–$999, for which the net change in assets averaged only $9 (i. e., the group's aggregate decreases nearly balanced the increases), the insurance item amounted to an average of $24. (The total amount paid on the premium was considered an increase in assets. See Glossary, Life Insurance Premiums Paid.) The net increase in investments in business, real property, and securities amounted to only $7, while the two remaining groups—money in bank accounts and on hand and other assets—both showed net decreases that averaged $18 and $4, respectively. Thus insurance appears to have a rigidity not characteristic of the other assets in these four broad groupings. Doubtless at the lower income levels many families borrow or liquidate other assets in order to pay their insurance premiums.

With mounting income, the amounts going to insurance increased steadily, but at the higher income levels they were outstripped by the investments grouping. The net change in funds invested in business, real estate, and securities progressed from a small net decrease in the lowest income classes to a net increase of $7 in the class $750–$999 and then rose rapidly, being $606 in the highest class.

The net change in money in bank accounts or on hand progressed from a net decrease at the lowest income levels to a net increase at the highest. However, the change was not always consistent in direction; a net decrease of $71 occurred, for example, at the level $3,000–$3,999. In many cases funds may have been accumulated to make specific payments or purchases. A few large withdrawals would tend to obscure a tendency toward consistent increases in balances with rising income on the part of most families. At nearly all income levels, the liquidation of so-called other assets, which were mainly inheritances, contributed to the increase in property holdings and insurance or to the payment of debts.

Because of the position of insurance in the pattern of savings and investment of the income classes representative of the great majority of families, this item is discussed separately (p. 25) instead of in this section with the other types of assets.

### Money in Bank Accounts and On Hand

At income levels under $1,000 the number of village families decreasing their savings accounts exceeded the number that added to their balances. At the level $500–$749, 11 percent of the families withdrew from their savings accounts sums accumulated in earlier years; only 2 percent had a larger balance at the end than at the beginning of the report year. With an increase in income, the proportion of families adding to their balances rose, but the proportion decreasing them remained fairly constant, approximately 10 percent up to the $4,000 line. The average net change in the amount in savings accounts was not clearly associated with income. Even at the higher levels, there were instances of net decreases; the withdrawals of substantial sums by a few families exceeded the aggregate amount added by a much larger number (tables 3 and 25).

Approximately one-third of all the families studied in these villages had checking accounts; the proportion increased from about one-fifth in the lowest classes to nearly all in the highest. Changes in the checking account balance were reported by about 40 percent of those having accounts. (Undoubtedly some families with small increases or decreases failed to report such changes.) At income levels above $1,000 more families increased than decreased their balances. At

TABLE 3.—CHANGE IN ASSETS (VILLAGES): *Average net change in specified groups of assets, and percentage of families having a net increase or a net decrease between the beginning and end of the report year in specified assets, by income, Middle Atlantic and North Central village analysis unit,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Average net change in all assets | Average net change in specified groups of assets | | | | Average net change in investments in business | Families having checking accounts | Families having net change in specified assets | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Money in savings or checking accounts, or on hand [2] | Investments in business, real estate, stocks, bonds, loans, or miscellaneous property [3] | Insurance premiums paid less policies settled or surrendered [4] | Other assets | | | Checking accounts | | Savings accounts | | Investments in business | | Real estate owned | | Stocks and bonds owned | | Families making improvements on owned homes | Loans to others | |
| | | | | | | | | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | | Net increase | Net decrease |
| | *Dollars* | *Dollars* | *Dollars* | *Dollars* | *Dollars* | *Dollars* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* | *Per cent* |
| All incomes | 113 | 10 | 71 | 50 | −18 | 23 | 35.5 | 8.7 | 5.6 | 12.8 | 9.4 | 5.0 | 0.6 | 2.0 | 0.9 | 1.4 | 1.3 | 6.0 | 2.8 | 2.1 |
| 250–499 | −69 | −68 | −6 | 5 | 0 | 0 | 20.2 | .0 | 13.1 | 1.2 | 14.3 | .0 | .0 | 1.2 | 1.2 | .0 | .0 | 2.4 | 1.2 | 1.2 |
| 500–749 | −27 | −25 | −12 | 10 | (5) | −2 | 17.8 | 1.1 | 5.0 | 2.2 | 11.4 | 1.1 | .6 | .6 | .6 | .0 | .8 | 2.8 | .8 | 1.7 |
| 750–999 | 9 | −18 | 7 | 24 | −4 | (5) | 18.0 | 2.4 | 4.5 | 6.1 | 7.9 | 1.4 | .9 | 1.2 | .2 | .0 | .9 | 2.6 | 2.3 | 1.6 |
| 1,000–1,249 | 50 | −3 | 45 | 30 | −22 | 20 | 26.1 | 5.7 | 4.7 | 13.2 | 8.3 | 5.0 | .5 | 1.9 | .9 | .7 | .7 | 4.9 | 1.7 | 3.3 |
| 1,250–1,499 | 56 | 1 | 38 | 38 | −21 | 13 | 37.1 | 8.2 | 6.3 | 10.8 | 10.0 | 4.8 | .4 | 2.4 | .2 | .7 | 1.5 | 8.0 | 3.0 | 1.3 |
| 1,500–1,749 | 170 | 72 | 94 | 42 | −38 | 42 | 42.4 | 11.7 | 4.9 | 20.1 | 7.1 | 4.6 | .4 | 3.9 | .4 | 2.5 | 1.1 | 6.7 | 3.9 | 1.4 |
| 1,750–1,999 | 154 | −22 | 113 | 86 | −23 | 32 | 53.2 | 14.9 | 6.8 | 16.2 | 13.6 | 7.7 | .9 | 2.1 | .4 | 2.1 | .9 | 7.7 | 2.1 | 2.1 |
| 2,000–2,499 | 267 | 61 | 106 | 111 | −11 | 54 | 62.8 | 20.6 | 7.1 | 22.5 | 8.7 | 11.5 | 1.2 | 2.0 | 4.0 | 2.4 | 2.4 | 7.5 | 5.1 | 4.0 |
| 2,500–2,999 | 455 | 72 | 358 | 116 | −91 | 74 | 70.3 | 19.5 | 4.2 | 26.3 | 10.2 | 11.0 | .8 | 2.5 | .8 | 8.5 | 3.4 | 14.4 | 5.9 | 1.7 |
| 3,000–3,999 | 655 | −71 | 526 | 223 | −23 | 64 | 82.9 | 32.9 | 8.6 | 35.7 | 10.0 | 14.3 | .0 | 7.1 | 4.3 | 4.3 | 7.1 | 17.1 | 7.1 | 1.4 |
| 4,000–4,999 | 1,193 | 472 | 392 | 329 | 0 | 170 | 90.5 | 23.8 | 4.8 | 33.3 | .0 | 14.3 | .0 | .0 | .0 | 19.0 | .0 | 14.3 | 14.3 | .0 |
| 5,000–9,999 | 2,459 | 1,498 | 606 | 355 | 0 | 447 | 100.0 | 50.0 | .0 | 40.0 | .0 | 30.0 | .0 | .0 | .0 | 20.0 | .0 | 10.0 | .0 | .0 |

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[1] See Glossary for definition of terms used in this table. All averages and percentages are based on the total number of families in each class.

[2] The sum of columns 11, 15, and 17 of table 25.

[3] The sum of columns 20 and 23 of table 25 and columns 5, 7, 9, 11, and 14 of table 26.

[4] The sum of columns 16, 19, and 21 of table 26.

[5] $0.50 or less.

most levels above $1,250 there was a net increase in the amounts held in such accounts; at the level $1,250–$1,499 the average net increase amounted to $4, in the class $3,000–$3,999 to $44 (table 25).

Change in the amount of money on hand (not on deposit) showed little relationship to income level. In the lowest income classes such funds were decreased during the year; at income levels above $1,000, the average net change fluctuated between $1 and $80. The number of families reporting a net change undoubtedly does not include many having small increases or decreases in such funds. Perhaps not one person in a hundred could remember exactly the amount of money in his purse a year before. However, underestimates of the amount of change probably tended to balance overestimates.

### Investments in Business, Real Estate, Stocks and Bonds, Loans to Others, and Other Miscellaneous Property

Net increases in investments in business were reported by 5 percent of the families in these villages; net decreases by fewer than 1 percent. The proportion increasing investments rose from 1 percent at the income level $500–$749 to 14 percent or more at levels above $3,000. The net increase in business investments tended to be greater in the higher than in the lower income classes; in the class $1,000–$1,249, the average net increase amounted to $20 while in the class $4,000–$4,999 it was $170 (tables 3 and 25).

The subgroup of families that reported net changes with respect to ownership of real estate includes only those that increased or decreased their holdings—those purchasing homes or acquiring other houses or land and those selling such property. An owner who had purchased real estate in a previous year and was paying installments on the mortgage was classified as decreasing his liabilities; an owner making improvements on his real estate was placed in a separate subgroup, though in a sense he was increasing his investment in his holdings. With the subgroup, real estate owned, thus defined, it is not surprising that only 2 percent of the families had a net increase in their holdings and that there was little change in this percentage with income level. A very small number of families, 1 percent or fewer at most levels, reported a net decrease in real estate owned. The average net change was not clearly related to income. For all income classes combined there was an average net increase amounting to $20, almost as great as the average net increase in business investments.

About 6 percent of the families reported structural improvements on owned homes, such as an added room or the installation of running water. (Replacements, as a new roof, though they might be equally expensive, were classed as repairs and included in housing expenditures.) The number investing funds in this way increased along the income scale both in relation to the total number of families and to the number of home owners. At the level $500–$749, 3 percent of the families (6 percent of the home owners) made such improvements, while in the classes above $2,500 the percentage ranged from 10 to 17 (from 12 to 23 percent of those owning homes). The average amount so expended (based on all families, regardless of tenure status) tended to increase with income, ranging from $2 in the lowest income class to $69 in the class $3,000–$3,999 (tables 3 and 26).

Not quite 3 percent of the families reported a net change in their holdings of stocks and bonds and about half of these had decreased the amount held. Those augmenting such assets had incomes above $1,000, and the relative number tended to increase along the income scale. Any families paying installments on bonds bought in previous years were, of course, classified as reducing their liabilities.

The group of families reporting a net change in ownership of miscellaneous property included such cases as the family that sold its automobile and did not apply the receipts to the purchase of a new one (a property decrease); or the family that bought cotton for speculative purposes (a property increase). Few families reported such net changes in property ownership and they were scattered throughout most income classes; however, there tended to be relatively more at the upper than the lower levels. More often than not net change took the form of a decrease (table 26).

Net changes in loans made to others were reported by about 5 percent of the families. The average net change was not clearly associated with income, but at most levels fluctuated around the average net increase of $5 shown for all income classes combined.

### Other Assets

Few families, not as many as 2 percent, reported net changes in the subgroup other assets. (See Glossary, Other Assets, and p. 14, for a discussion of this subgroup.) In most cases these were families that had received inheritances which had not been used for family living. It was necessary to record such receipts as a decrease in assets in order to balance the record of increased assets, so that income, value of consumption, and surplus or deficit would balance. The number of families receiving inheritances that were not used for family living was about two-thirds the number having a net change in the subgroup other assets, as is shown below:

| | *Number of families having—* | |
|---|---|---|
| Family-income class: | *Inheritances not used for family living* | *Net change in other assets* |
| All | 36 | 55 |
| $500–$749 | 0 | 3 |
| $750–$999 | 3 | 7 |
| $1,000–$1,249 | 6 | 10 |
| $1,250–$1,499 | 7 | 10 |
| $1,500–$1,749 | 5 | 6 |
| $1,750–$1,999 | 5 | 4 |
| $2,000–$2,499 | 3 | 7 |
| $2,500–$2,999 | 6 | 7 |
| $3,000–$3,999 | 1 | 1 |

For all income classes combined, the average amount received from inheritances accounted for $17 of the $18 average net decrease in the subgroup other assets.

### Farm Operators' Families in the Illinois–Iowa Section

Money in bank accounts and on hand and the second of the combined subgroups shown in table 4—investments in business, real estate, securities, loans, and other miscellaneous property—showed changes of greater absolute value among farm than among village families, while insurance was a smaller element in the net change in assets. At income levels below $1,000, the net change both in bank accounts and in the investments group took the form of a decrease and the amounts of such decreases were about equal in magnitude for the two groups. In the class $500–$749, for example, money in bank accounts and on hand showed an average net decrease of $64; combined investments, $62. The families at this level paid premiums on life insurance that exceeded amounts received from policies settled or surrendered by an average of $13. At the level $1,750–$1,999, the net change in the combined investments in business and property amounted to an average increase of $249; the net change in bank accounts to an average increase of $192; while insurance premiums paid in excess of receipts from settlements and surrenders averaged only $26 (table 4).

Checking accounts were apparently used more widely by farm than village families. At every income level but the highest more of the former group had checking accounts and more reported changes in their balances. The proportion of farm families increasing their checking account balances rose from 4 percent in the income class $0–$249 to 62 percent in the class $4,000–$4,999, while the proportion decreasing their balances fell from 31 percent in the lowest to 5 percent in the highest class (table 4). The net change in the amount in checking accounts progressed from an average net decrease of $136 in the lowest class to an average net increase of $943 in the highest. The average net change generally was greater than that reported by village families (table 27).

The relative number of families having either a net increase or decrease in savings accounts was smaller in the farm than in the village group. There was no marked difference between the two groups in the percentage of families reporting net changes in money on hand or in the amount of the average net increase or decrease.

Since all farm operators, as defined for this study, are entrepreneurs, many more farm than village families reported changes in sums invested in business. Although business undertakings included nonfarm as well as farm, most investments made by farm families were of the latter type. Increases in the investment in the farm enterprise included new buildings; purchases of machinery and equipment of types not previously owned (replacements were classed as business expenses); a net increase in the value of livestock due to purchases, births, and maturation (but not to change in market prices); a net increase in crops stored for sale. These last two nonmoney items were the only entries of change in the farm family's assets or liabilities that did not grow out of money transactions during the year. The same items, of course, were involved in decreases in the farm business investment.

Almost 70 percent of the families in this Illinois-Iowa farm section had a net change in their business investments during the year; more than two-thirds of those reporting a change had a net increase. The percentage having a net increase rose from about one-fifth in the lowest class to around three-fourths in the class $3,000–$3,999. In the lowest income class, 65 percent decreased their business investments; in the next class, $250–$499, 47 percent; and the proportion continued to decline in each successive class to $5,000.

TABLE 4.—CHANGE IN ASSETS (FARMS): *Average net change in specified groups of assets, and percentage of families having a net increase or a net decrease between the beginning and end of the report year in specified assets, by income, Illinois-Iowa farm analysis unit,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Average net change in all assets | Average net change in specified groups of assets | | | | Average net change in investments in business | Families having checking accounts | Families having net change in specified assets | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Money in savings or checking accounts, or on hand [2] | Investments in business, real estate, stocks, bonds, loans, or miscellaneous property [3] | Insurance premiums paid less policies settled or surrendered [4] | Other assets | | | Checking accounts | | Savings accounts | | Investments in business | | Real estate owned | | Stocks and bonds owned | | Families making improvements on owned home farms | Loans to others | |
| | | | | | | | | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | | Net increase | Net decrease |
| | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 299 | 64 | 222 | 18 | −5 | 154 | 68.7 | 24.1 | 15.7 | 6.7 | 4.3 | 47.2 | 22.4 | 1.0 | 0.6 | 0.9 | 0.3 | 4.0 | 1.9 | 1.8 |
| 0–249 | −369 | −189 | −194 | 14 | 0 | −154 | 46.2 | 3.8 | 30.8 | .0 | 23.1 | 19.2 | 65.4 | .0 | .0 | .0 | 3.8 | .0 | .0 | 3.8 |
| 250–499 | −231 | −114 | −129 | 12 | 0 | −133 | 47.2 | 6.6 | 23.6 | .0 | 8.5 | 21.7 | 47.2 | .0 | .0 | .0 | .0 | 2.8 | 1.0 | .0 |
| 500–749 | −114 | −64 | −62 | 13 | −1 | −66 | 46.6 | 4.9 | 19.4 | 3.4 | 7.3 | 28.6 | 36.9 | .5 | 1.5 | .5 | .0 | 2.9 | 1.9 | 2.4 |
| 750–999 | −36 | −26 | −14 | 4 | 0 | 1 | 65.5 | 14.7 | 20.5 | 6.6 | 5.4 | 34.1 | 28.7 | .0 | 1.2 | .4 | .4 | 3.5 | 1.6 | 1.2 |
| 1,000–1,249 | 244 | −34 | 281 | 7 | −10 | 132 | 64.7 | 17.9 | 17.5 | 6.0 | 3.6 | 47.2 | 17.1 | 2.0 | .4 | 1.2 | .4 | 4.4 | 1.6 | 2.4 |
| 1,250–1,499 | 253 | −13 | 244 | 23 | −1 | 195 | 66.2 | 22.2 | 10.1 | 6.8 | 4.3 | 54.6 | 16.4 | .5 | .5 | .5 | .0 | 1.9 | 1.9 | 2.9 |
| 1,500–1,749 | 255 | 27 | 209 | 19 | 0 | 182 | 78.9 | 32.3 | 16.1 | 5.0 | 3.7 | 55.9 | 16.1 | .0 | .6 | 1.2 | .6 | 3.1 | 2.5 | 1.9 |
| 1,750–1,999 | 457 | 192 | 249 | 26 | −10 | 241 | 77.3 | 37.3 | 10.9 | 9.1 | .0 | 56.4 | 15.5 | .0 | .9 | .9 | .0 | 1.8 | 1.8 | .9 |
| 2,000–2,499 | 557 | 225 | 367 | −5 | −30 | 330 | 88.5 | 43.9 | 10.1 | 9.4 | .7 | 64.7 | 12.2 | .7 | .0 | .7 | .7 | 7.2 | 2.9 | 2.2 |
| 2,500–2,999 | 963 | 283 | 616 | 73 | −9 | 468 | 93.6 | 50.0 | 9.0 | 12.8 | .0 | 70.5 | 7.7 | 1.3 | .0 | 1.3 | .0 | 7.7 | 3.8 | .0 |
| 3,000–3,999 | 1,316 | 540 | 736 | 40 | 0 | 586 | 92.1 | 52.4 | 7.9 | 17.5 | .0 | 74.6 | 6.3 | 3.2 | .0 | 4.8 | .0 | 12.7 | 3.2 | .0 |
| 4,000–4,999 | 2,711 | 721 | 1,853 | 137 | 0 | 834 | 93.8 | 62.5 | 6.2 | 6.2 | .0 | 75.0 | .0 | 25.0 | .0 | .0 | .0 | 12.5 | .0 | .0 |
| 5,000–9,999 | 3,712 | 1,468 | 2,149 | 95 | 0 | 1,120 | 100.0 | 60.0 | 5.0 | 20.0 | 5.0 | 60.0 | 15.0 | 5.0 | .0 | 5.0 | .0 | .0 | .0 | 5.0 |

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[1] See Glossary for definition of terms used in this table. All averages and percentages are based on the total number of families in each class.

[2] The sum of columns 11, 15, and 17 of table 27.

[3] The sum of columns 20 of table 27 and 4, 7, 9, 11, 13, and 16 of table 28.

[4] The sum of columns 18, 20, and 22 of table 28.

The average net change in business investments is a large element in the change in net worth of a farm family in any 1 year. In this Illinois-Iowa section, where grain and livestock are important sources of farm income, the change in crops stored for sale and livestock owned plays a major role in the change in business investments. Additions to the number of hogs, of dairy cows, and of poultry and storage of grain for sale added proportionately more to the total increase in business investments at the higher than at the middle income levels, as the following figures illustrate:

| | *Average net change in—* | | |
|---|---|---|---|
| Family-income class: | *Total business investments* | *Crops stored and livestock owned* [1] | *Other business* |
| $0–$249 | −$154 | −$166 | $12 |
| $1,000–$1,249 | 132 | 58 | 74 |
| $1,500–$1,749 | 182 | 88 | 94 |
| $2,500–$2,999 | 468 | 266 | 202 |
| $3,000–$3,999 | 586 | 352 | 234 |

[1] Data for other income classes and other farm sections are shown in table 23.

Only 4 percent of the families reported improvements on the owned home farm—a percentage lower than in many other farm sections because of the relatively low proportion of owners. The proportion making improvements ranged from zero in the class $0–$249 to 13 percent in the class $3,000–$3,999 (table 4).

Net changes in ownership of real estate, stocks and bonds, and other property were reported by even fewer farm than village families. Improvements on real estate other than the owned home farm, loans to others, and increases or decreases in other assets also contributed little to the average change in the net worth of all farm families in each income group.

## Insurance

### Village Families

#### Premium Payments

Life insurance is an important form of savings of village and urban families. It is important to the individual family because of the protection and sense of security it provides. It is important, also, in the national economy because of both the large number of families involved, and the volume of funds available for investment through the channels of the insurance companies.

For this study, the total amount of a premium payment was considered an increase in assets—not merely the amount by which the surrender value had been increased. This procedure was adopted because of the difficulties of obtaining the latter figure in a field study of this type. (See Glossary, Life Insurance Premiums Paid and Insurance Policies for a discussion of schedule entries; see Methodology and Appraisal, Reliability and Use of Estimates of Change, for considerations in interpreting the data.)

Many more village families increased their net assets during the year of the study by paying premiums on insurance policies—life insurance of all types (such as limited payment, term or whole life, and endowment policies) and annuities—than in any other way. Even in the income class $250–$499, nearly one-fourth of the families made premium payments; at levels above $4,000 the proportion had risen to 90 percent. The increase was most rapid at income levels below $2,000—from 23 percent in the class $250–$499 to 80 percent in the class $1,750–$1,999. The more well-to-do families carrying life insurance paid larger premiums than those at the lower income levels, as would be expected; average expenditures increased steadily from $46 in the lowest income class to $394 in the highest (table 5).

TABLE 5.—INSURANCE: *Percentage of families paying life insurance premiums, average amounts paid, and percentage of income paid as premiums; percentage of families having insurance policies settled or surrendered, and average amounts reported, by income, Middle Atlantic and North Central village and Illinois–Iowa farm analysis units,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Life insurance premiums | | | | | Insurance policies settled | | | Insurance policies surrendered | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families paying [2] | Average amount paid, based on— | | Percentage of income paid, based on— | | Families having [2] | Average amount, based on— | | Families having [2] | Average amount, based on— | |
| | | All families [2] | Families paying [3] | All families | Families paying | | All families [2] | Families having [3] | | All families [2] | Families having [3] |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | *Pct.* | *Dol.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* |
| All incomes | 63.7 | 63 | 100 | 4.6 | 7.2 | 1.9 | 9 | 439 | 2.0 | 5 | 236 |
| 250–499 | 22.6 | 10 | 46 | 2.5 | 11.7 | 1.2 | (4) | [5] 16 | 3.6 | 5 | 140 |
| 500–749 | 39.2 | 20 | 51 | 3.1 | 8.0 | 2.8 | 8 | 275 | 1.7 | 2 | 109 |
| 750–999 | 54.5 | 29 | 53 | 3.3 | 6.0 | 1.0 | 2 | 221 | 2.4 | 2 | 88 |
| 1,000–1,249 | 65.4 | 41 | 63 | 3.7 | 5.7 | 2.1 | 9 | 414 | 2.1 | 3 | 151 |
| 1,250–1,499 | 69.6 | 52 | 74 | 3.8 | 5.4 | 1.3 | 7 | 557 | 3.3 | 7 | 215 |
| 1,500–1,749 | 69.3 | 67 | 97 | 4.2 | 6.0 | 3.9 | 24 | 627 | .7 | 1 | [5] 125 |
| 1,750–1,999 | 80.4 | 106 | 132 | 5.7 | 7.1 | 2.1 | 14 | 652 | 1.7 | 6 | 338 |
| 2,000–2,499 | 80.2 | 127 | 158 | 5.8 | 7.2 | 2.0 | 12 | 612 | 1.2 | 4 | 333 |
| 2,500–2,999 | 78.8 | 158 | 200 | 5.8 | 7.4 | 1.7 | 2 | [5] 112 | 2.5 | 39 | 1,550 |
| 3,000–3,999 | 84.3 | 224 | 266 | 6.6 | 7.9 | 1.4 | 1 | [5] 80 | .0 | 0 | ------- |
| 4,000–4,999 | 90.5 | 329 | 364 | 7.4 | 8.2 | .0 | 0 | ------- | .0 | 0 | ------- |
| 5,000–9,999 | 90.0 | 355 | 394 | 5.8 | 6.4 | .0 | 0 | ------- | .0 | 0 | ------- |
| ILLINOIS–IOWA FARMS | | | | | | | | | | | |
| All incomes | 41.2 | 37 | 89 | 2.6 | 6.2 | 2.7 | 17 | 615 | .4 | 2 | 515 |
| 0–249 | 15.4 | 14 | 92 | 9.5 | 62.2 | .0 | 0 | ------- | .0 | 0 | ------- |
| 250–499 | 24.5 | 17 | 69 | 4.2 | 17.2 | 1.9 | 5 | [5] 275 | .0 | 0 | ------- |
| 500–749 | 25.7 | 21 | 81 | 3.3 | 12.8 | 2.9 | 8 | 274 | .5 | (4) | [5] 34 |
| 750–999 | 34.9 | 23 | 65 | 2.6 | 7.4 | 3.9 | 19 | 480 | .0 | 0 | ------- |
| 1,000–1,249 | 36.9 | 26 | 72 | 2.3 | 6.5 | 2.8 | 17 | 599 | .8 | 3 | [5] 331 |
| 1,250–1,499 | 44.0 | 34 | 76 | 2.5 | 5.5 | 1.4 | 9 | 597 | .5 | 2 | [5] 500 |
| 1,500–1,749 | 46.6 | 44 | 94 | 2.7 | 5.8 | 3.1 | 21 | 666 | .6 | 4 | [5] 692 |
| 1,750–1,999 | 48.2 | 36 | 75 | 1.9 | 4.0 | .9 | 10 | [5] 1,100 | .0 | 0 | ------- |
| 2,000–2,499 | 54.0 | 54 | 100 | 2.4 | 4.5 | 5.0 | 59 | 1,178 | .0 | 0 | ------- |
| 2,500–2,999 | 74.4 | 87 | 117 | 3.2 | 4.3 | 2.6 | 14 | [5] 538 | .0 | 0 | ------- |
| 3,000–3,999 | 55.6 | 70 | 126 | 2.0 | 3.7 | 1.6 | 11 | [5] 700 | 1.6 | 19 | [5] 1,200 |
| 4,000–4,999 | 56.2 | 137 | 244 | 3.1 | 5.5 | .0 | 0 | ------- | .0 | 0 | ------- |
| 5,000–9,999 | 70.0 | 107 | 153 | 1.6 | 2.3 | 5.0 | 12 | [5] 250 | .0 | 0 | ------- |

[1] See Glossary for definition of terms used in this table.

[2] Based on the total number of families in each class, regardless of whether they reported the specified item.

[3] Based on the corresponding number of families having the specified item.

[4] $0.50 or less.

[5] Average based on fewer than 3 cases.

At low and intermediate income levels, the increase in premium payments was relatively less rapid than the increase in income; hence, from the lowest income class to the $1,500 level, premium payments formed a decreasing proportion of the income of insurance-carrying families—falling from 11.7 to 5.4 percent. From the $1,500 to the $5,000 line, on the other hand, average premiums increased slightly in relation to income, rising from 6.0 to 8.2 percent of the income of families with such expenditures at these two levels ($1,500–$1,749 and $4,000–$4,999).

The percentage of income spent for insurance premiums among all families irrespective of income varied between 4.0 and 5.8 in the various small-city and village analysis units. Thus the proportion appears to be fairly constant throughout all nonfarm communities. A recent survey of life insurance among lower income families of Metropolitan Boston showed that for nonrelief families carrying insurance the median percentage of income devoted to premium payments was 4.72.[1] Although the definitions of income and family differed and the central value was determined by a different procedure, the Boston survey and the consumer purchases study show fairly close agreement on this point.

Average insurance expenditures in this group of villages, based on all families in each income class, were generally from $20 to $40 smaller than the average based only on families paying premiums. In the income class $250–$499, for example, the average based on all families was $10, while the average for families making payments was $46. The proportion of the aggregate income of all families used for paying insurance premiums increased steadily with income, rising from 2.5 percent at the lowest level to 7.4 percent at the level $4,000–$4,999—a trend differing from that noted above for families paying premiums. The steady increase as income rose in the percentage of income used for premiums, based on all families, reflects an increase both in the proportion carrying insurance and in the premiums paid.

The insurance expenditures of a family depend on the number and types of policies held, the amount of each, and the ages of the policyholders. It is not surprising, therefore, to find considerable variation in the size of premium payments made by families with comparable incomes (table 33). In the class $250–$499, for example, 16 percent of the families carrying insurance spent less than $20 for premiums; 10 percent, $100 or more. In the class $3,000–$3,999, 5 percent spent less than $20 but as many as 19 percent had outlays exceeding $500, as is shown below:

| | *Percentage of families paying specified amounts for insurance premiums at selected income levels* | | |
|---|---|---|---|
| Range of premium payments: | *$250–$499* | *$1,000–$1,249* | *$3,000–$3,999* |
| $0–$19 | 16 | 12 | 5 |
| $20–$39 | 48 | 23 | 5 |
| $40–$99 | 26 | 50 | 17 |
| $100–$499 | 10 | 15 | 54 |
| $500 or over | 0 | (1) | 19 |

0.50 percent or less.

Some of the large outlays may have been for the purchase of annuities or for single premium insurance policies. A family receiving an inheritance or sum of money from some other source, for example, may have invested it in some type of annuity or made a comparatively large payment on an insurance policy—larger outlays than would be made in an ordinary year.

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[1] TEMPORARY NATIONAL ECONOMIC COMMITTEE. FAMILIES AND THEIR LIFE INSURANCE. Monograph No. 2, pp. 43–44. 1940.

### Policies Settled and Surrendered

During the course of the year some families surrendered their insurance policies; that is, after having paid premiums for at least the required minimum number of years, they discontinued payments and took the cash surrender value.[2] The amount for which the policy was surrendered represented a decrease in the family's assets; the cash received served to increase some other form of assets, to decrease liabilities, or to purchase consumption items. A comparatively small number of village families surrendered policies—2 percent or fewer—at most income levels. In general, a somewhat larger proportion of families gave up their policies at the lower income levels than at the upper, but the decrease as income rose was by no means consistent or regular.

The average cash value of the policies that were surrendered was within the range $109–$338 in all income classes but two; the averages at levels above $1,750 were greater than at lower levels. Because of the small proportion of families surrendering their policies, the average amount on the basis of all families was small—$7 or less at all but one level.

Some life insurance policies were settled during the year, either through the maturation of endowments or the death of insured family members. Payments of claims under fire, theft, or other casualty insurance on property were also included in the total receipts from settlements, although payments of premiums on such policies were classified as expenditures for housing, furnishings, automobile, or other appropriate consumption items. If the family received settlement of the soldiers' bonus, this, too, was included with insurance settlements and regarded as a decrease in the family's investments or assets. The cash received from a policy settled or from a bond which had been taken in exchange for a bonus certificate was used to increase other assets, to decrease liabilities, or to purchase items of family living. If the bond was not cashed, the amount was considered an increase in bonds owned.

Since the soldiers' bonus was not distributed until June 1936 and the report year for the majority of the families surveyed ended before this date, only a small number of the group—fewer than one-half of 1 percent— received a bonus settlement, i. e., gave up their certificates for Government bonds which they cashed or kept. Fewer than 2 percent of the group had settlements of insurance policies including bonus certificates. Although the proportion of such families may have tended to be smaller at the higher than at the lower income levels, such a tendency was even less definite, more irregular, than was the variation with income in the proportion of families surrendering policies.

The average amounts received from the settlement of policies (including the bonus) ranged from about $200 to $650 at most income levels, being about twice as much as the average cash values of the policies surrendered. Because of the small percentage of the group having settlements average receipts based on all families were relatively low—less than $10 at most income levels and at no point more than $25.

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[2] In addition, there may have been many terminations of insurance policies due to lapse. Information on lapses was, however, not recorded on the schedule used in this study. The number of families reporting surrender of policies includes only those who received some amount in return. Lapses have been found to be far more frequent than surrenders among the holders of insurance policies. (See, for example, Temporary National Economic Committee Hearings, pt. 10, pp. 4287 and 4684.)

### Farm Operators' Families in the Illinois-Iowa Section

Relatively fewer farm than village families paid premiums on insurance policies at most income levels. In the class $250–$499 the proportions were about the same—24 percent and 23 percent, respectively; but the increase as income rose was much less rapid among the former families. At the level $1,000–$1,249 the proportion had risen to 37 percent in the farm section, 65 percent in the villages; at the level $4,000–$4,999, to 56 percent for farm families as compared with 90 percent for village families (table 5).

Average expenditures of families paying premiums were larger in the farm than in the village group at income levels below $1,500 but at higher levels the reverse was true. In the class $250–$499, the average premium payment of farm families was $69 and of village families $46; in the class $4,000–$4,999, the corresponding averages were $244 and $364. The outlays of the farm families spending for insurance increased less, relatively, with income than those of the village families; average payments at the level $3,000–$3,999 were about twice as great as at the level $750–$999 in the farm section, five times as great in the villages.

The average payment of insurance premiums based on all families (as contrasted with the average based only on those families paying) was smaller in the farm than in the village unit in every income class above the $750 level. In the income range $750–$1,499 the ranking of the two units with respect to averages based on all families was the reverse of that based on averages for those spending. The smaller proportion of farm than of village families carrying insurance tended to offset the larger average premiums paid by those having such expenditures.

The variation in the size of premium payments made by farm families within an income class was considerable, but was somewhat less marked than in the village groups. A few village families with incomes under $1,500, for example, paid premiums of $500 or more and a few at the levels above $2,000 paid $1,000 or more; in the farm group, however, none of the families with incomes of less than $1,500 paid as much as $500 in premiums and none in the higher ranges as much as $1,000. In the farm unit, 50 percent or more of the families that paid premiums had outlays of less than $100 at every income level below $4,000; but in the villages only at levels below $1,750 did 50 percent or more of such families keep payments below the $100 line (table 33).

Three percent or fewer of the farm families at most income levels had settlements of insurance policies (including the soldiers' bonus) during the year—a somewhat larger proportion than in most farm sections which typically ranked below the villages of the same region in this respect. This was accounted for at least in part by the fact that for relatively more families than in most sections the report year included June 1936, the month of settlement of the soldiers' bonus. The proportion of all families surveyed receiving settlements of their bonus certificates, 1.3 percent, was larger than in most analysis units (see table 35). A negligible number of families—fewer than one-half of one percent—surrendered their insurance policies in this farm section. No consistent variation with income level could be observed in these percentages. The average amount received was $615 for all types of policies settled and $515 for life insurance policies and annuities surrendered.

## Changes in Liabilities

### Village Families

#### General Tendencies

The proportion of village families having a net increase in their indebtedness at the year's end grew smaller as income rose, being 50 percent at the lowest income level and 10 percent at the level $4,000–$4,999. The proportion having a net decrease showed an opposite tendency, being higher at the upper than at the lower extreme of the income range; the trend was less regular, however, than for the proportion having a net increase. The number of families increasing their liabilities exceeded the number having a decrease at income levels below $3,000; above, the reverse was true in two of the three classes (table 2).

TABLE 6.—CHANGE IN LIABILITIES (VILLAGES): *Average net change in specified groups of liabilities; and percentage of families having a net increase or a net decrease in mortgages on real estate other than family homes, notes owed banks, and notes owed individuals, by income, Middle Atlantic and North Central village analysis unit,[1] 1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Net change [2] in specified liabilities (averages based on all families [3]) | | | | | | Families having net change in [3]— | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | All liabilities | Mortgages and notes | | | Charge accounts, other bills, installment balances [5] | All other liabilities [6] | Mortgages on real estate other than family homes | | Notes owed banks | | Notes owed individuals | |
| | | All [4] | Mortgages on owned homes | Other mortgages and notes | | | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease |
| | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 41 | 15 | −1 | 16 | 24 | 2 | 0.6 | 1.0 | 6.3 | 3.5 | 3.0 | 2.5 |
| 250–499 | 55 | 23 | 9 | 14 | 20 | 12 | .0 | .0 | 11.9 | 1.2 | 4.8 | 1.2 |
| 500–749 | 54 | 11 | −2 | 13 | 39 | 4 | .0 | .6 | 4.4 | 2.2 | 5.0 | .6 |
| 750–999 | 34 | 13 | 2 | 11 | 20 | 1 | .0 | .3 | 6.5 | 2.4 | 3.1 | 1.6 |
| 1,000–1,249 | 46 | 29 | −5 | 34 | 15 | 2 | 1.2 | .9 | 6.1 | 2.4 | 3.7 | 2.8 |
| 1,250–1,499 | 46 | 14 | 2 | 12 | 30 | 2 | .4 | 1.1 | 7.8 | 3.9 | 3.0 | 2.8 |
| 1,500–1,749 | 77 | 51 | 23 | 28 | 25 | 1 | .7 | .7 | 6.0 | 3.9 | 2.1 | 2.5 |
| 1,750–1,999 | 29 | −1 | −9 | 8 | 29 | 1 | .4 | 2.1 | 6.0 | 5.5 | .4 | 3.8 |
| 2,000–2,499 | −1 | −17 | −14 | −3 | 21 | −5 | .4 | .4 | 6.7 | 4.3 | 2.4 | 4.0 |
| 2,500–2,999 | 77 | 57 | 4 | 53 | 20 | 0 | 1.7 | 2.5 | 5.1 | 7.6 | .8 | 3.4 |
| 3,000–3,999 | 15 | 17 | −45 | 62 | −6 | 4 | 4.3 | 1.4 | 5.7 | 5.7 | 1.4 | 2.9 |
| 4,000–4,999 | −82 | −152 | −56 | −96 | 70 | 0 | .0 | 9.5 | .0 | 9.5 | .0 | 4.8 |
| 5,000–9,999 | −411 | −450 | 0 | −450 | 30 | 9 | .0 | 20.0 | .0 | .0 | .0 | 10.0 |

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[1] See Glossary for definition of terms used in this table.

[2] An average net decrease is indicated by a minus sign.

[3] Based on the total number of families in each class, regardless of whether they reported the specified item.

[4] The sum of columns 11, 16, 19, and 22 of table 29, or the sum of columns 4 and 5 of this table.

[5] The sum of columns 11, 14, and 18 of table 30.

[6] The sum of columns 5, 8, and 23 of table 30.

The amount of the average net change for an income class as a whole was not clearly related to income level, except for a concentration of the classes with average net decreases in debt in the upper part of the scale. Even at a comparatively high level the few families buying homes or other real estate in a given year may assume mortgages, the amounts of which may be in excess of the payments made by a larger number of families on mortgages and notes. It is not surprising, therefore, that the net change in all liabilities, or in any one subgroup, fluctuates without any clear association with income (tables 2 and 6).

When the changes in the various forms of liabilities are put into three groups—mortgages and notes; charge accounts, other bills, installment credit; and all other liabilities (columns 3, 6, and 7, table 6)—it appears that, in the aggregate, mortgages and notes represented a smaller part of the total change—the net increase in debt for all families—than was represented by amounts owing in the form of unpaid charge accounts, installment balances, and bills to doctors and others (i. e., the second broad grouping). In specific income classes, however, the ranking of these two broad groups of liabilities was not consistent. The group of families at each of the levels below $1,750 had a net increase in their debts of both types; such increases averaged $39 or less with one exception and each type of debt outranked the other in amount of increase at some levels. In the two highest income classes, mortgages and notes showed relatively large net decreases, while amounts due on charge accounts and other bills showed some net increase at every income level except one.

### Mortgages and Notes

In these Middle Atlantic and North Central villages approximately half—49 percent—of the families at the income level $1,000–$1,249 were home owners; somewhat more than one-third, 38 percent, of the owned homes were mortgaged. More than half of the families with such indebtedness—56 percent—decreased the principal during the year, while a few—12 families—increased the amount owed. This latter group included both the families who purchased homes on a mortgage contract during the year and those who mortgaged their homes to raise funds for some purpose. Even at the upper income levels, more than one-third of the families with mortgaged homes did not make payments on the principal; terms of their mortgages apparently did not call for yearly amortization payments (tables 11 and 29).

Among the families decreasing their mortgage indebtedness, such reductions averaged $205 for all income levels combined (table 29). In this village analysis unit the relationship between such averages and income is not clearly indicated, although average payments at levels above $2,000 exceeded those of groups below this income line. In most of the other village and city units, however, the average amounts paid tended to rise from the lowest to the highest income classes. The increase in mortgage indebtedness among the small group of families having such increases averaged $943. The average increase based on all families was of nearly the same magnitude as the average decrease, the net change amounting to an average decrease of $1.42. Among this group of some three thousand village families, the increase in equities in owned homes during the year, $4,334, was about the equivalent of the cost of two modest dwellings.

A comparatively small number of families—fewer than 3 percent at all income levels below $2,500—reported changes in mortgages on real estate other than the owned home and most of these reported net decreases in the amount owed. The average net change for the group was not clearly related to income level. For all income classes combined there was an average net increase amounting to $3 (table 29).

The number of families increasing the net amounts owed banks and other lending institutions exceeded the number decreasing such obligations at every income level under $2,500. In the class $250–$499, 12 percent of the families increased such debts during the year, while in the classes above $500 the proportion fluctuated around 6 percent. In contrast, the relative number decreasing their debt rose from about 1 percent in the lowest class to 10 percent in the class $4,000–$4,999. The net change in such obligations was a net increase varying between an average of $7 and $32 in the income classes under $2,500 and a net decrease in the classes between $2,500 and $5,000.

The number of families having net changes in amounts due on notes owed individuals was smaller than the number reporting changes in notes owed banks and other lending agencies. Nevertheless, there was a similar association between the numbers increasing and decreasing debt and income level. More families increased than decreased their obligations of this type in the classes under $1,500; but at higher levels the reverse was true. The proportion decreasing such debts rose from about 1 percent at the lower end of the income range to 10 percent in the class $5,000–$9,999. In the classes under $1,750, liabilities of this sort showed a net increase that averaged between $2 and $6; above that point there was a net increase in some classes and a net decrease in others (tables 6 and 29).

### Balances on Installment Purchases

Of the families surveyed in these villages, 15 percent had balances owing on installment purchases at the close of the year; 14 percent had greater debts of this type than at the year's beginning, while only 5 percent had reduced such liabilities (table 7). That more families increased than decreased balances owed on installment purchases is probably a characteristic of the phase in the business cycle to which these data apply. The years 1935 and 1936 were characterized by a general improvement in business conditions after a depression of several years' duration. After a period of restricted spending, families would tend to expand their purchases if they anticipated more regular and perhaps higher incomes.

It should be noted that these data do not provide a measure either of the number of families buying goods on the installment plan or of the amounts involved in such purchases. The number of families owing balances at the year's end does not include those that incurred a debt during the year and paid it off completely before the close. The number of families having a net increase in such liabilities, furthermore, does not include those whose increases on purchases for the year were exactly balanced or exceeded by decreases in amounts previously owed.

TABLE 7.—CHANGE IN BALANCES ON INSTALLMENT PURCHASES AND OTHER LIABILITIES (VILLAGES): *Percentage of families having a net increase or a net decrease between the beginning and end of the report year in amount of rents, taxes, charge accounts, and other bills owed, and in balances owed on installment purchases, and average amount of net change in balances owed on installment purchases, by income, Middle Atlantic and North Central village analysis unit,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Families having net change in specified liabilities [2] | | | | | | | | Balances owed on installment purchases | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Rents owed | | Taxes owed | | Charge accounts owed | | Other bills owed | | All[3] | | | | | | Automobiles [2] | | Miscellaneous items for family living [2] [7] | | Business equipment [2] | |
| | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | Families owing balances at end of year [2] | Families having net increase [2] | Families having net decrease [2] | Average net change [2] [4] (based on all families) | Average net increase [5] (based on families having) | Average net decrease [6] (based on families having) | Families having net increase | Families having net decrease | Families having net increase | Families having net decrease | Families having net increase | Families having net decrease |
| | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 2.4 | 0.6 | 6.1 | 2.1 | 8.5 | 2.4 | 12.4 | 3.2 | 15.4 | 13.9 | 5.3 | 12 | 130 | 114 | 5.7 | 1.5 | 3.6 | 1.5 | 0.6 | 0.3 |
| 250–499 | 8.3 | .0 | 27.4 | 1.2 | 13.1 | 1.2 | 19.0 | .0 | 6.0 | 4.8 | .0 | 5 | 115 | -------- | 1.2 | .0 | 1.2 | .0 | .0 | .0 |
| 500–749 | 5.8 | .3 | 10.6 | 1.7 | 11.9 | 1.9 | 20.8 | 1.7 | 13.3 | 13.1 | 2.2 | 12 | 100 | 37 | 4.2 | .6 | 3.1 | .6 | .6 | .0 |
| 750–999 | 4.9 | 1.0 | 7.2 | 2.8 | 10.1 | 2.1 | 15.0 | 3.1 | 15.6 | 14.5 | 5.6 | 7 | 67 | 55 | 3.5 | .7 | 4.4 | 2.6 | .3 | .3 |
| 1,000–1,249 | 1.7 | .7 | 5.4 | 3.0 | 7.5 | 3.5 | 13.0 | 4.7 | 14.6 | 12.7 | 4.9 | 9 | 97 | 71 | 3.5 | 1.6 | 4.3 | 1.2 | .7 | .0 |
| 1,250–1,499 | 1.3 | .9 | 5.2 | 2.6 | 10.2 | 3.7 | 11.9 | 4.1 | 19.5 | 17.4 | 6.3 | 18 | 142 | 108 | 8.9 | 2.0 | 3.7 | 2.4 | .4 | .2 |
| 1,500–1,749 | .0 | .4 | 3.5 | 1.1 | 6.0 | 2.5 | 10.6 | 2.5 | 17.0 | 14.8 | 7.4 | 15 | 163 | 118 | 9.2 | 2.1 | 2.8 | 1.8 | .0 | .0 |
| 1,750–1,999 | .4 | .0 | 4.3 | .9 | 6.4 | 2.6 | 6.4 | 3.8 | 17.4 | 16.2 | 6.8 | 19 | 178 | 148 | 8.9 | 2.1 | 4.3 | 1.3 | .9 | 1.3 |
| 2,000–2,499 | .0 | .8 | 2.0 | 2.8 | 4.3 | 1.2 | 7.5 | 2.4 | 15.8 | 15.4 | 4.7 | 17 | 197 | 280 | 7.5 | 2.4 | 2.4 | .4 | .8 | .4 |
| 2,500–2,999 | .0 | .0 | 2.5 | .8 | 6.8 | .0 | 3.4 | 1.7 | 10.2 | 7.6 | 6.8 | 4 | 241 | 213 | 5.1 | 3.4 | 1.7 | .8 | .8 | .0 |
| 3,000–3,999 | .0 | .0 | 1.4 | .0 | 4.3 | 1.4 | 2.9 | 4.3 | 8.6 | 7.1 | 8.6 | −1 | 215 | 196 | 4.3 | 1.4 | 2.9 | 1.4 | 2.9 | 1.4 |
| 4,000–4,999 | .0 | .0 | .0 | .0 | 4.8 | .0 | .0 | 4.8 | 14.3 | 14.3 | .0 | 58 | 408 | -------- | 4.8 | .0 | 4.8 | .0 | .0 | .0 |
| 5,000–9,999 | .0 | .0 | 10.0 | .0 | 10.0 | .0 | .0 | .0 | 10.0 | 10.0 | .0 | 25 | [8] 250 | -------- | 10.0 | .0 | .0 | .0 | .0 | .0 |

[1] See Glossary for definition of terms used in this table.

[2] Based on the total number of families in each class (table 1).

[3] See table 34 for more details on installment balances owed. Only part of the subgroups comprising the total are shown in this table.

[4] An average net decrease is indicated by a minus sign.

[5] Based on the corresponding number of families in each class having a net increase (table 30).

[6] Based on the corresponding number of families in each class having a net decrease (table 30).

[7] Does not include electrical refrigerators, other electrical equipment, furniture, or radio. See table 34.

[8] Average based on fewer than 3 cases.

Evidence that the number of families using installment credit exceeds the number owing balances at the year's end is provided by data relating to automobile purchases. Of the families that bought automobiles on installment credit during the report year, approximately one-fourth had completed payments on their contracts by the year's close, as is shown below:

| Family-income class: | *Percentage of families buying automobiles—* | | *Percentage of families having increase in installment balances owing on automobiles* [1] |
|---|---|---|---|
| | *On any terms* | *On installment credit* | |
| All incomes | 21 | 8 | 6 |
| $500–$749 | 12 | 5 | 4 |
| $750–$999 | 11 | 5 | 4 |
| $1,750–$1,999 | 31 | 11 | 9 |
| $2,000–$2,499 | 37 | 13 | 8 |
| $3,000–$3,999 | 36 | 9 | 4 |

[1] The families having an increase in the balance owed on automobiles may be accepted as roughly equivalent to the number owing on cars bought during the year. Data on families buying cars and terms of purchase are from the report, Family Expenditures for Automobile and Other Transportation, Misc. Pub. 415. Percentages in columns 1 and 2 are derived from number of cars bought on specified terms.

The relative number of families adding to their installment debt tended to increase up to the central part of the income range, where proportions were around 15 to 17 percent and then tended to decline. The percentage of families decreasing the amounts owed on installment purchases showed some tendency to rise with the income level, but with the exception of the classes below $750 and above $4,000, it varied within a narrow range, 5 to 9 percent.

The net change in amounts owed on installment purchases took the form of an increase that was substantial by comparison with the net changes in other types of liabilities. For all income classes combined, the average net increase was $12, an amount approximately the same as the average net increase in notes owed banks and the average for charge accounts and miscellaneous bills combined.

Income apparently limits to some extent the amount of installment debt that families are willing to assume. The average increase in balances owed by families increasing such liabilities tended to rise with income. Within the range $750–$4,999, the average increase is between 6 and 10 percent of income. At the level $750–$999, for example, families increasing their balances had an average increase of $67, about 8 percent of income; at the level $1,500–$1,749, the average was $163, about 10 percent of income. The average decrease in balances owed by families reducing their indebtedness was also associated with income level. In the class $500–$749, decreases averaged $37; in the classes above $1,250, more than $100.

In considering the types of commodities involved in the changes in installment balances reported by these village families, it must be recalled that the usual period of payment is longer for the more expensive and durable goods, such as automobiles and electric refrigerators, than for less expensive goods with a comparatively short period of use, such as clothing. The number of families buying articles for which contracts cover short periods for payment would approach the total number having installment balances due at the end of the report year less closely than would the number whose purchases were of types sold on contracts of longer duration. Even with this qualification, however, the distribution of families increasing their installment debt by classes of commodities purchased gives some indication of the relative importance of different goods in relation to this method of financing sales.

More families had increased the balance owed for automobiles than for any other type of commodity—approximately 6 percent of the families of all income classes combined. The proportion increasing their installment debts on automobiles rose fairly steadily from 1 percent in the income class $250–$499 to around 9 percent in the classes between $1,250 and $2,000, and thereafter tended to decline. The next largest number of increases occurred in miscellaneous purchases for family use, which included such items as heating stoves, musical instruments, clothing, bicycles, typewriters, and books, but excluded electrical equipment. Approximately 4 percent of the entire group of village families reported an increase in amount owed on such purchases (table 7).

Three percent of all families had increased the balance owing on electrical household equipment other than refrigerators; the proportion was somewhat higher—about 4 percent—in the lower income classes. No families with incomes of $3,000 or more reported any net change in balance owing on purchases of this kind. Between 1 and 2 percent of the families had increased their indebtedness of this type for electrical refrigerators and furniture; fewer than 1 percent, for radios or business equipment (tables 7 and 34).

If the number of families having an increase in debt for installment purchases of all types is compared with the sum of the numbers increasing the balance owed for each of the commodity groups, it is apparent that many families were making installment payments on more than one article. In the income class $1,000–$1,249, for example, the sum of the percentages of families increasing their indebtedness for the separate commodity groups exceeds by 2 the total percentage that had a net increase.

The division of the aggregate net increase in balances owed assigns even more importance to the automobile than does the comparison of percentage of families increasing debts for the various groups of commodities. Three-fifths of the total amount owed was for automobiles; electrical refrigerators, other electrical equipment, furniture, and other miscellaneous items each accounted for between 6 and 9 percent; business equipment, around 7 percent; radios, about 1 percent. (Note that the aggregate increase in installment debt as derived by adding totals for the various commodity groups shown in table 34 would exceed the aggregate determined from table 30 by amounts that families increasing their indebtedness on one commodity group may have decreased the balances they owed on another group.)

### Miscellaneous Liabilities

The number of families having a net increase in amounts owed on rents, taxes, charge accounts, and miscellaneous bills, exceeded the number having a net decrease in such indebtedness and the divergence was generally greater in the lower than in the upper income classes (table 7). More families reported a net change in miscellaneous bills owed than in any other type of liability except installment balances. About one-eighth of all families had increased the amounts outstanding on such bills—those not classed as charge accounts, such as for services of doctors and household help. The percentage of families increasing such debts declined markedly as income rose, from approximately 20 percent in the classes under $750 to zero in the highest. Families decreasing their indebtedness of this type varied in relative number around 3 percent; hence only in the highest income classes did the number tend to equal or exceed the number increasing the amount owed. The average net change in miscellaneous bills amounted to an increase of $8 for all income classes combined, with no consistent trend in the average as income increased (table 30).

The percentage of families with a net increase in the amount owed on charge accounts declined from 13 percent in the income class $250–$499 to around 5 percent in most of the classes above $2,000, while the percentage decreasing such debts was under 5 percent in all income classes. The average net change amounted to an increase of $4 for all income classes combined. Although generally slightly higher in the income classes under than over $1,000, the average showed no uniform relation to income above that point.

A net increase in taxes owed was reported by 6 percent of the families; a decrease by 2 percent. Rents owed were increased by 2 percent of the families, decreased by fewer than 1 percent. Except in the lowest income classes, the average net change in each subgroup was generally less than $5.

## Farm Operators' Families in the Illinois–Iowa Section

### General Tendencies

The number of farm families that reduced their liabilities during the year exceeded the number with debt increases at income levels above $1,750, while at lower levels the latter group was the larger. In villages, the point at which families reducing debts were the more numerous was much higher—at the $3,000 line. Among farm families at every income level except one above $2,000, the net change in liabilities was a decrease; at every level below that point, an increase. The average amount of the net change, however, was not clearly related to income level, as was true in the villages (tables 2 and 8).

The average net increase of $38 in mortgages and notes accounted for a comparatively large share of the average net increase in liabilities, $81, of these farm families (all income classes combined); net increases for the two other combined groupings—(1) charge accounts, other bills, and installment credit and (2) all other liabilities—were smaller, averaging $34 and $9. This ranking differed from the pattern shown in the villages, where the average net increase in mortgages and notes owed was less than the net increase in sums owing on charge accounts, installment purchases, and the like. The net change in amounts owed on mortgages and notes by farm families showed greater variation along the income scale than the net change in either of the two other large subgroups, as would be expected.

### Mortgages and Notes

Approximately two-fifths of the farm families surveyed in this section owned their farms; 58 percent of these owners had mortgages on their property. About one-third of those so indebted had decreased the amount owed during the year. A few families—about 1 in every 20 with such mortgaged property—had increased their liabilities. Of the families living on owned farms that were mortgaged, the proportion paying on mortgages was less than one-fourth in the lower income classes and tended to increase with income; in the highest income class nine-tenths of those with mortgaged farms were making some payment on the principal (table 15). The percentage of all families that decreased the principal of the mortgage on the home farm rose from 3 percent in the income class $250–$499 to 16 percent in the class $3,000–$3,999, 25 percent in the class $4,000–$4,999, and 40 percent in the class $5,000–$9,999 (table 29). The large proportion in each of the three highest classes is associated with a relatively high percentage of farm owners. In the classes between $250 and $3,000, the proportion of owners varied between 30 and 50 percent; in the three highest classes, owners constituted 62, 56, and 85 percent of the group studied.

Amounts paid on the principal of farm mortgages by families thus reducing their debts were substantial in relation to income, averaging between $102 and $285 in the classes under $1,750, $904 in the class $4,000–$4,999, and $2,147 in the highest class. At the level $750–$999, for example, the average paid, $215, amounted to half of average money income (tables 23 and 29).

TABLE 8.—CHANGE IN LIABILITIES (FARMS): *Average net change in specified groups of liabilities, and percentage of families having a net increase or a net decrease in mortgages on real estate other than home farm, notes owed banks, and notes owed individuals, by income, Illinois–Iowa farm analysis unit,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Average net change [2] in specified liabilities (averages based on all families [3]) | | | | | | Families having net change in [3]— | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | All liabilities | Mortgages and notes | | | Charge accounts, other bills, installment balances [5] | All other liabilities [6] | Mortgages on real estate other than home farm | | Notes owed banks | | Notes owed individuals | |
| | | All [4] | Mortgages on owned home farms | Other mortgages and notes | | | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease |
| | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 81 | 38 | −13 | 51 | 34 | 9 | 0. 5 | 0. 6 | 13. 9 | 11. 3 | 7. 7 | 6. 7 |
| 0–249 | 251 | 134 | −15 | 149 | 72 | 45 | . 0 | . 0 | 26. 9 | . 0 | 11. 5 | 3. 8 |
| 250–499 | 155 | 89 | 6 | 83 | 33 | 33 | . 0 | . 0 | 19. 8 | 1. 9 | 11. 3 | 3. 8 |
| 500–749 | 131 | 75 | −10 | 85 | 36 | 20 | . 5 | . 5 | 20. 9 | 7. 3 | 16. 5 | 2. 9 |
| 750–999 | 90 | 42 | −3 | 45 | 39 | 9 | . 4 | . 8 | 15. 1 | 6. 6 | 9. 3 | 4. 7 |
| 1,000–1,249 | 283 | 198 | 36 | 162 | 71 | 14 | . 8 | . 8 | 15. 5 | 7. 9 | 6. 7 | 3. 6 |
| 1,250–1,499 | 90 | 50 | −15 | 65 | 37 | 3 | . 5 | . 0 | 12. 1 | 13. 5 | 7. 2 | 3. 9 |
| 1,500–1,749 | 28 | 9 | −7 | 16 | 17 | 2 | . 6 | . 0 | 12. 4 | 13. 0 | 5. 6 | 11. 2 |
| 1,750–1,999 | 41 | 20 | −19 | 39 | 31 | −10 | . 9 | . 0 | 10. 0 | 11. 8 | 3. 6 | 12. 7 |
| 2,000–2,499 | −98 | −111 | −36 | −75 | 15 | −2 | . 0 | 2. 2 | 9. 4 | 18. 7 | 2. 2 | 9. 4 |
| 2,500–2,999 | −58 | −83 | 22 | −105 | 24 | 1 | 1. 3 | . 0 | 6. 4 | 24. 4 | 1. 3 | 15. 4 |
| 3,000–3,999 | −193 | −193 | −66 | −127 | 1 | −1 | . 0 | 1. 6 | 6. 3 | 17. 5 | 3. 2 | 15. 9 |
| 4,000–4,999 | 135 | 161 | 186 | −25 | −29 | 3 | . 0 | 6. 2 | 6. 2 | 37. 5 | 12. 5 | . 0 |
| 5,000–9,999 | −545 | −481 | −859 | 378 | −80 | 16 | 5. 0 | . 0 | 5. 0 | 35. 0 | 5. 0 | 15. 0 |

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[1] See Glossary for definition of terms used in this table.

[2] An average net decrease is indicated by a minus sign.

[3] Based on the total number of families in each class, regardless of whether they reported the specified item.

[4] The sum of columns 11, 16, 19, and 22 of table 29.

[5] The sum of columns 11, 14, and 18 of table 30.

[6] The sum of columns 5, 8, and 23 of table 30.

Although few farm families (1.1 percent) increased the mortgage indebtedness on their home farm, the amounts involved were so large—averaging $2,334—that they balanced in large measure the payments of the greater number that were reducing the amounts owed. The net change, distributed over the entire group of families, amounted to an average decrease of $13.

Few families in the farm section, about 1 percent, had changes in mortgages on real estate other than the home farm—a proportion similar to that found in the villages. The number increasing or decreasing their indebtedness in the form of notes owed banks or individuals was, however, much greater in the farm than in the village group. Nearly one-seventh of the farm families had a net increase in the amounts owing to banks and other lending agencies. The proportion was greatest, 27 percent, in the lowest income class and least, 5 percent, in the highest. In contrast, there was a marked rise along the income scale in the percentage of families with a net decrease in such liabilities—from 2 percent in the class $250–$499 to 35 percent or more at the upper income extreme. The average net change took the form of an increase at levels under $2,000, and thereafter was a net decrease (tables 8 and 29).

The relative number of families that had a net increase in the amount of notes owed to individuals likewise tended to grow smaller as income rose, while the proportion reducing such debts was greater at the upper than the lower income levels. In the class $0–$249, 12 percent of the families increased and 4 percent decreased the amount so owed; but at the level $5,000–$9,999, the situation was reversed—5 percent had increases and 15 percent, decreases. The average net change in the amounts of notes owed individuals was not clearly associated with income except that there was a net increase in most of the income classes below $1,750 and a net decrease in most classes above.

### Balances on Installment Purchases

The proportion of farm families in this section owing balances on installment purchases at the end of the year was nearly as great as among village families, 14 percent compared with 15 percent. Twelve percent of the farm families owed larger balances at the year's close than at its beginning; only 5 percent had decreased their debts of this type. As in the villages, the percentage increasing the amount owed tended to be highest in the central part of the income range, while the percentage decreasing such indebtedness showed a tendency to rise from the lowest to the highest classes (table 9).

Among farm families having increases or decreases in installment balances owed, the amounts involved were substantially greater than among corresponding groups of village families. At the income level $1,000–$1,249, for example, the average increase in balances owed was $416 for the farm and $97 for the village families having a net increase in such debt; the average decrease was $303 for farm and $71 for village families having a net decrease.

The great majority of the farm families that increased or decreased their installment indebtedness were purchasing automobiles and farm equipment. Seven percent increased the amount owed on business equipment; 5 percent, on automobiles; only 2 percent, on miscellaneous articles for family use. At most income levels the proportion

TABLE 9.—CHANGE IN BALANCES ON INSTALLMENT PURCHASES AND OTHER LIABILITIES (FARMS): *Percentage of families having a net increase or a net decrease between the beginning and end of the report year in amount of rents, taxes, charge accounts, and other bills owed, and in balances owed on installment purchases, and average amount of net change in balances owed on installment purchases, by income, Illinois–Iowa farm analysis unit,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Families having net change in specified liabilities [2] | | | | | | | | Balances owed on installment purchases | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Rents owed | | Taxes owed | | Charge accounts owed | | Other bills owed | | All [3] | | | | | | Automobiles [2] | | Miscellaneous items for family living [2] [7] | | Business equipment [2] | |
| | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | Net increase | Net decrease | Families owing balances at end of year [2] | Families having net increase [2] | Families having net decrease [2] | Average net change [2] [4] (based on all families) | Average net increase [5] (based on families having) | Average net decrease [6] (based on families having) | Families having net increase | Families having net decrease | Families having net increase | Families having net decrease | Families having net increase | Families having net decrease |
| | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 5.8 | 2.1 | 9.0 | 1.2 | 6.5 | 2.4 | 9.0 | 4.0 | 13.7 | 12.4 | 4.9 | 27 | 333 | 292 | 4.6 | 1.2 | 2.4 | 1.0 | 7.2 | 3.7 |
| 0–249 | 7.7 | .0 | 15.4 | .0 | 7.7 | .0 | 3.8 | .0 | 7.7 | 7.7 | .0 | 57 | [8] 735 | -------- | .0 | .0 | .0 | .0 | 7.7 | .0 |
| 250–499 | 16.0 | .0 | 24.5 | .9 | 14.2 | 1.9 | 16.0 | .0 | 8.5 | 8.5 | 2.8 | 19 | 278 | 174 | 1.9 | .0 | 1.9 | 1.9 | 4.7 | 1.9 |
| 500–749 | 14.6 | 2.4 | 17.5 | 2.4 | 12.1 | 1.0 | 11.2 | 4.4 | 12.1 | 10.2 | 3.4 | 23 | 252 | 92 | 4.9 | 1.0 | 2.4 | 1.5 | 5.3 | 1.0 |
| 750–999 | 5.8 | 2.7 | 11.6 | 1.6 | 8.1 | 2.3 | 8.9 | 3.9 | 12.8 | 12.0 | 1.9 | 28 | 253 | 138 | 4.3 | .4 | 3.5 | .8 | 5.4 | 1.9 |
| 1,000–1,249 | 4.4 | 2.8 | 9.5 | .8 | 5.6 | 2.0 | 12.7 | 3.2 | 14.7 | 14.7 | 2.0 | 55 | 416 | 303 | 5.6 | .0 | 1.6 | .8 | 9.1 | 2.4 |
| 1,250–1,499 | 4.3 | 1.0 | 5.3 | 1.4 | 3.9 | 3.9 | 11.1 | 4.3 | 14.0 | 11.1 | 5.8 | 33 | 387 | 174 | 2.9 | 1.4 | 1.9 | 1.4 | 9.2 | 2.4 |
| 1,500–1,749 | 3.1 | 1.9 | 3.1 | 1.2 | 5.6 | 4.3 | 8.7 | 6.2 | 17.4 | 16.8 | 6.2 | 14 | 217 | 359 | 5.6 | 1.9 | 4.3 | 1.2 | 8.1 | 5.6 |
| 1,750–1,999 | 3.6 | 5.5 | 1.8 | .0 | 4.5 | 2.7 | 4.5 | 2.7 | 17.3 | 15.5 | 8.2 | 28 | 375 | 369 | 3.6 | .9 | 2.7 | .0 | 10.0 | 8.2 |
| 2,000–2.499 | .7 | 1.4 | 2.9 | .7 | 1.4 | 2.9 | 5.0 | 4.3 | 16.5 | 12.9 | 10.1 | 10 | 300 | 284 | 7.9 | 5.0 | 2.2 | .7 | 7.2 | 5.8 |
| 2,500–2.999 | 2.6 | 1.3 | 1.3 | .0 | .0 | 2.6 | .0 | 5.1 | 16.7 | 15.4 | 7.7 | 39 | 414 | 318 | 6.4 | .0 | 1.3 | .0 | 9.0 | 7.7 |
| 3,000–3,999 | .0 | 1.6 | 1.6 | 1.6 | 4.8 | .0 | 4.8 | 6.3 | 4.8 | 4.8 | 4.8 | (9) | 729 | 729 | 3.2 | .0 | 1.6 | 1.6 | 3.2 | 6.3 |
| 4,000–4,999 | .0 | .0 | 6.2 | .0 | 6.2 | 6.2 | .0 | .0 | 12.5 | 12.5 | 12.5 | −13 | [8] 42 | [8] 150 | 6.2 | 6.2 | .0 | 6.2 | .0 | 6.2 |
| 5,000–9,999 | .0 | .0 | 10.0 | .0 | 5.0 | .0 | .0 | 15.0 | 10.0 | 10.0 | 20.0 | −53 | [8] 800 | 663 | .0 | 5.0 | .0 | .0 | 10.0 | 20.0 |

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[1] See Glossary for definition of terms used in this table.

[2] Based on the total number of families in each class (table 1).

[3] See table 34 for more details on installment balances owed. Only part of the subgroups comprising the total are shown in this table.

[4] An average net decrease is indicated by a minus sign.

[5] Based on the corresponding number of families in each class having a net increase (table 30).

[6] Based on the corresponding number of families in each class having a net decrease (table 30).

[7] Does not include electrical refrigerators, other electrical equipment, furniture, or radio. See table 34.

[8] Average based on fewer than 3 cases.

[9] $0.50 or less.

of families increasing installment balances on business equipment ranged between 5 and 10 percent; the proportion decreasing such debts rose from fewer than 2 percent at levels under $1,000 to 6 or 8 percent at levels between $1,500 and $5,000. The proportion increasing the amounts owed on installment purchases of automobiles varied around 5 percent, while fewer than 2 percent at most income levels decreased such obligations. Very few families had changes in amounts owed on radios and electrical equipment. Comparatively few farm homes in this section had electricity in 1935–36, hence electrical appliances did not appear on the schedules as significant items of expenditure (table 34).

Both the aggregate increase and the aggregate decrease in amounts owed on installment purchases by these farm families were predominantly for equipment for operating the farm and for automobiles. Operating equipment accounted for three-fourths of the total increase and automobiles for 22 percent; of the total decrease, about 78 percent was for equipment and 13 percent for automobiles.

### Miscellaneous Liabilities

In general, relatively fewer farm than village families had increased amounts owed on charge accounts and other bills; relatively more had decreased such indebtedness and the difference between the numbers increasing and decreasing their debts was not so great in the farm section as in the villages. At the income level $1,500–$1,749, for example, 9 percent of the farm families had increased and 6 percent had decreased the amounts owed on miscellaneous bills, whereas for villages the percentages were 11 and 2. Amounts owing and unpaid on rent and taxes were increased during the year by a larger proportion of farm than village families at income levels under $1,500.

# SECTION 4. COMPARISON OF THE ANALYSIS UNITS WITH RESPECT TO CHANGES IN ASSETS AND LIABILITIES

## Villages Compared With Small Cities

Village families progressed from a net deficit to a net surplus at a point on the income scale below that where the change occurred for small-city families in each of the four regions. (The New England region is omitted from the village-city comparison because only data for villages are presented in this report. See table 41.) In the Pacific region, for example, the village families as a group had a net deficit at every income level below $1,250; in the next class, $1,250–$1,499, they changed to a net surplus averaging $40, while the urban group still had a net deficit of $30 per family. At the lower income levels, where families in both groups of communities in all regions had a net deficit, the village groups tended to go less deeply "in the red" than the urban; at upper levels their average net surplus was greater. In the Pacific region, at the level $500–$749 the net deficit of the village group was $81, and of the urban, $142; at the level $1,750–$1,999, the net surplus was $65 and $31, respectively. Such village-city differences were less pronounced in the Middle Atlantic and North Central region than in the three others (table 10).

Except in the Pacific region, there were no consistent differences between cities and villages with respect to the proportion of families having a surplus or a deficit. In the Pacific region at most income levels relatively fewer families had a deficit, and relatively more, a surplus, in the villages than in the cities. In the Southeast region, the number reporting no net change in assets and liabilities was relatively high among village families (tables 10 and 24).

TABLE 10.—SURPLUS AND DEFICIT (SMALL CITIES, VILLAGES): *Percentage of families having a net surplus or a net deficit, and average amounts reported, selected income classes, 9 small-city and village analysis units in 22 States,[1] 1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Small cities | | | | Villages | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | North Central | Plains and Mountain | Pacific | Southeast | New England | Middle Atlantic and North Central | Plains and Mountain | Pacific | Southeast |
| | Average [2] net surplus or deficit (based on all families) | | | | | | | | |
| 500–749 | −$88 | −$189 | −$142 | −$21 | −$142 | −$81 | −$142 | −$81 | −$51 |
| 750–999 | −42 | −93 | −150 | −34 | −66 | −25 | −77 | −54 | −22 |
| 1,000–1,249 | −1 | −82 | −51 | −8 | −98 | 4 | −77 | −9 | −5 |
| 1,250–1,499 | 27 | −15 | −30 | −34 | −30 | 10 | 6 | 40 | 35 |
| 1,500–1,749 | 87 | 16 | 12 | −12 | −8 | 93 | 23 | 32 | 45 |
| 1,750–1,999 | 164 | 30 | 31 | 71 | 14 | 125 | 131 | 65 | 90 |
| 2,000–2,249 | 225 | 65 | 135 | 128 | 115 | 268 | 203 | 218 | 146 |
| 2,250–2,499 | 307 | 162 | 215 | 119 | | | | | |

See footnotes at end of table.

TABLE 10.—SURPLUS AND DEFICIT (SMALL CITIES, VILLAGES): *Percentage of families having a net surplus or a net deficit, and average amounts reported, selected income classes, 9 small-city and village analysis units in 22 States,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Small cities | | | | Villages | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | North Central | Plains and Mountain | Pacific | Southeast | New England | Middle Atlantic and North Central | Plains and Mountain | Pacific | Southeast |
| | Percentage [2] of families having a net surplus | | | | | | | | |
| 500–749 | 31 | 19 | 17 | 55 | 19 | 24 | 21 | 32 | 36 |
| 750–999 | 42 | 37 | 30 | 52 | 41 | 46 | 40 | 38 | 54 |
| 1,000–1,249 | 57 | 47 | 45 | 54 | 44 | 60 | 44 | 54 | 54 |
| 1,250–1,499 | 65 | 52 | 53 | 43 | 54 | 60 | 52 | 60 | 58 |
| 1,500–1,749 | 69 | 59 | 56 | 61 | 61 | 70 | 55 | 61 | 59 |
| 1,750–1,999 | 77 | 63 | 60 | 67 | 61 | 71 | 70 | 69 | 67 |
| 2,000–2,249 | 80 | 62 | 69 | 77 | 73 | 78 | 73 | 76 | 71 |
| 2,250–2,499 | 82 | 74 | 74 | 67 | | | | | |
| | Average [3] net surplus (based on families having) | | | | | | | | |
| 500–749 | $48 | $58 | $70 | $42 | $51 | $51 | $48 | $50 | $56 |
| 750–999 | 66 | 66 | 88 | 54 | 69 | 81 | 78 | 76 | 69 |
| 1,000–1,249 | 111 | 92 | 149 | 94 | 84 | 112 | 131 | 130 | 133 |
| 1,250–1,499 | 155 | 174 | 167 | 113 | 129 | 156 | 188 | 182 | 171 |
| 1,500–1,749 | 225 | 177 | 237 | 150 | 167 | 211 | 225 | 207 | 247 |
| 1,750–1,999 | 265 | 201 | 267 | 197 | 204 | 298 | 325 | 228 | 242 |
| 2,000–2,249 | 351 | 281 | 357 | 238 | 261 | 410 | 383 | 383 | 306 |
| 2,250–2,499 | 429 | 352 | 399 | 301 | | | | | |
| | Percentage [2] of families having a net deficit | | | | | | | | |
| 500–749 | 53 | 71 | 67 | 35 | 69 | 52 | 60 | 45 | 44 |
| 750–999 | 43 | 54 | 65 | 42 | 44 | 36 | 46 | 48 | 35 |
| 1,000–1,249 | 33 | 47 | 50 | 41 | 49 | 31 | 46 | 38 | 38 |
| 1,250–1,499 | 29 | 41 | 43 | 51 | 42 | 33 | 42 | 32 | 35 |
| 1,500–1,749 | 27 | 35 | 41 | 37 | 37 | 23 | 37 | 33 | 35 |
| 1,750–1,999 | 18 | 32 | 38 | 30 | 35 | 25 | 28 | 29 | 28 |
| 2,000–2,249 | 15 | 34 | 30 | 21 | 25 | 18 | 23 | 21 | 24 |
| 2,250–2,499 | 17 | 23 | 25 | 30 | | | | | |
| | Average [4] net deficit (based on families having) | | | | | | | | |
| 500–749 | $193 | $284 | $237 | $128 | $216 | $178 | $257 | $210 | $160 |
| 750–999 | 160 | 219 | 272 | 145 | 215 | 171 | 230 | 174 | 173 |
| 1,000–1,249 | 192 | 268 | 235 | 145 | 280 | 210 | 287 | 205 | 198 |
| 1,250–1,499 | 249 | 254 | 279 | 162 | 235 | 249 | 228 | 223 | 181 |
| 1,500–1,749 | 271 | 249 | 305 | 278 | 300 | 242 | 270 | 287 | 290 |
| 1,750–1,999 | 221 | 287 | 333 | 199 | 313 | 335 | 353 | 320 | 253 |
| 2,000–2,249 | 325 | 314 | 371 | 270 | 315 | 273 | 333 | 324 | 285 |
| 2,250–2,499 | 284 | 424 | 302 | 279 | | | | | |

[1] See Glossary for definition of terms used in this table.

[2] Based on the total number of families in each class (table 24).

[3] Based on the corresponding number of families in each class having a net surplus (table 24). These averages are from the report Family Income and Expenditures, Part 2, Urban and Village Series, Misc. Pub. 396.

[4] Based on the corresponding number of families in each class having a net deficit (table 24). These averages are from the report Family Income and Expenditures, Part 2, Urban and Village Series, Misc. Pub. 396.

The average surplus of the village families that were getting ahead financially tended to be about the same as or greater than that of urban groups with comparable incomes in all regions except the Pacific. At the level $750–$999, for example, in the North Central region, the average for village families having a surplus was $81; for city families, $66; in the Pacific region averages were $76 and $88, respectively. The average deficit of families going "in the red" was greater for the village than the city families in the Southeast, while the reverse was true in the Pacific region; in the two other regions, the two groups of communities did not show consistent differences.

Relatively more small-city than village families paid insurance premiums at most income levels in each of the four regions. In the Southeast, for example, proportions were 86 and 66 percent, respectively, at the level $1,000–$1,249. In both groups of communities, the percentage of families paying premiums rose rapidly at levels below $2,000, more slowly above this point. In the Plains and Mountain region, the proportion of city families making such payments increased from 37 percent at the level $500–$749 to 78 percent at the level $1,750–$1,999; the proportion of village families from 32 to 78 percent (table 26).

Average premium payments made by insurance-carrying families tended to be a little greater for village than small-city groups in two regions—the Middle Atlantic and North Central region and the Plains and Mountain. In the Southeast, the small-city families generally made somewhat larger payments; in the Pacific region differences between the two groups were not consistent throughout the income range.

Home ownership was more common in villages than in small cities for families of the same income level and fewer of the owned homes were mortgaged. However, the relative number of owners with mortgages on their homes that made payments on principal did not appear to be associated with the size of community. In the North Central and Pacific regions, the proportion was lower for villages; in the Plains and Mountain region, lower for small cities. In the Southeast, there was no consistent difference between cities and villages (table 11).

Installment buying was apparently somewhat less prevalent in villages than in small cities. At nearly all income levels, the percentage of families having balances due on installment purchases at the year's end, as well as the percentage having an increase in such indebtedness, was lower in villages than in small cities of the same region. The average increase and average decrease in balances owed by village families having such changes differed by less than $45 from that of city families at most income levels in all regions (table 30).

## Regional Variations Among Small-City and Village Units

### Surplus or Deficit

In every analysis unit, city, village, or farm, the lowest income classes had a net deficit during the year and the highest classes built up a substantial net surplus. The magnitude of the average deficit and, to some extent, of the surplus varied, however, with the region. Among the five village units, the average deficit was highest in the New England and Plains and Mountain regions in each of the low-income classes. At the level $500–$749, the net deficit in each of these units averaged $142 compared with $51 in the Southeast and $81 in the Middle Atlantic and North Central region and the Pacific region. In the New England unit, the first group to achieve a net surplus was in the class $1,750–$1,999, whereas in the Middle Atlantic and North Central unit, the group in the class $1,000–$1,249 and in each of the other units, the group in the class $1,250–$1,499 had a small net surplus. Differences among the units with respect to the magnitude of the net surplus at the higher income levels were not clearly indicated (tables 10 and 24).

The percentage of village families having a deficit tended to be highest in New England and lowest in the Middle Atlantic and North Central region at income levels above $1,000. Below this point, the New England villages ranked high at two of the three comparable levels while those of the Southeast ranked low. Thus at the level $500–$749, 69 percent of the New England families spent more than their incomes for family living during the year compared with 44 percent of those in the Southern villages. At the income level $2,000–$2,499, the New England unit still ranked highest with 25 percent of the families "in the red," while the Middle Atlantic and North Central villages ranked lowest with 18 percent.

At income levels below $1,500, relatively more village families had a deficit of $200 or above in the New England and Plains and Mountain regions than elsewhere. In the class $1,000–$1,249, for example, 21 percent of the New England families and 23 percent of those in the Plains and Mountain region had a deficit amounting to $200 or more compared with 9 to 14 percent in the other three regions. At higher levels, ranks of the units were less consistent. Among families having a deficit, the average amount was greater in the Plains and Mountain and the New England regions than in the other three at most income levels—$287 and $280 as compared with amounts in the range $198–$210, for example, at the level $1,000–$1,249.

In the income classes under $1,000, the proportion of families having a surplus was greater in the Southeast villages than elsewhere, while in the income classes above $1,000 the proportion tended to be relatively highest in the Middle Atlantic and North Central region. In the class $750–$999, 54 percent of the families in the Southeast villages had a surplus compared with 38 to 46 percent in the other units. A large surplus, $200 or more, was reported by 4 percent of the families in the Southeast villages compared with 1 to 3 percent in the other units at this income level.

Among the four small-city units the average net deficit in the income classes under $1,000 was lowest in the Southeast, as was true of the villages. In the higher income groups, the average surplus was consistently greater in the North Central region than in the other three. At the level $1,750–$1,999, for example, the families in the North Central city unit had an average net surplus of $164; those in the Southeast, $71; in the Pacific region, $31; and in the Plains and Mountain region, $30. In the classes under $1,000, the percentage of families having a deficit was lower and the percentage having a surplus was higher in the Southeast cities than in those of the other three regions. In the classes above $1,000, the North Central cities had the smallest proportion of families with a deficit and the highest proportion with a surplus. At the income level $1,250–$1,499, for example, 65 percent of the North Central small-city families had a surplus compared with 43 to 53 percent in the other regions; 29 percent had a deficit as compared with 41 to 51 percent in the other units.

## Changes in Assets and Liabilities

Southeast village families in the lower income classes were in a more favorable situation with respect to the amount of the group's net change in assets than were those of other regions. At the level $250–$499, the village families in the Southeast about balanced increases and decreases in assets, having a net decrease averaging less than $1; in the four other regions the net change took the form of a decrease that ranged in average value from $69 to $332 (table 25). At the next level, $500–$749, the Southeast families had an average net increase of $14; those in other regions, net decreases ranging from $27 to $118. In the income classes above $1,250, the net change in assets was an increase in all units, the average generally being lower in New England than in the other regions.

The relative number of families having a net increase in assets was greater in the Southeast villages than in those of other regions for the income classes under $2,000. At the level $1,000–$1,249, the proportion was 70 percent in the villages of the Southeast, 69 in those of the Middle Atlantic and North Central region, and between 50 and 60 in the other three regions. Among families having a net increase in assets, the average amount tended to be lowest in the New England villages, being $187, for example, at the level $1,500–$1,749 as compared with $223 to $281 in other regions.

The relative number of families having a net decrease in their assets was highest in the villages of New England and lowest in those of the Southeast—31 percent and 11 percent, respectively, at the income level $1,000–$1,249, for example. However, there were no distinct differences among the regions with respect to the average amount by which these families decreased their assets.

The net change in liabilities for all village families as a group was an increase at all income levels in the Pacific and Southeast regions, for all except some of the upper levels in the three other units. Beyond a tendency for the families in the Middle Atlantic and North Central villages to rank low, there were not any consistent differences among the units in the average amount of the net change in liabilities (table 29).

The relative number of village families having a net increase in their liabilities was generally lowest in the Middle Atlantic and North Central region; for the income classes below $1,250 the ranking of the other four units was not consistent, while in those above $1,250 the Southeast and Pacific regions tended to be highest. For example, 44 percent of the Southeast village families in the class $1,250–$1,499 and 35 percent of those in the North Central region had a net increase in their indebtedness. The percentage of village families decreasing their liabilities did not show any consistent regional variation. However, among such families the average net decrease tended to be high in the Middle Atlantic and North Central region and low in New England and the Southeast. At the level $1,250–$1,499, for example, between 20 and 23 percent of the families in each of the five regional village units had a net decrease in liabilities. In the Middle Atlantic and North Central region, the net decrease of such families averaged $150; in the Southeast, $123; and in New England, $98.

Among the city units, as among the village, the percentage of families having a net increase in their assets tended to be highest and the percentage having a net decrease lowest in the Southeast. The average net increase in assets among families having such increases was, however, lower for small cities in the Southeast than for those in the other three regions—$149 at the income level $1,500–$1,749 compared with

$208 for the North Central, $234 for the Plains and Mountain, and $248 for the Pacific region. The net change in assets was a net increase for families in each income group in the Southeast, whereas in the other regions, in the lowest classes, the net change was a decrease. In the classes in the range $1,250–$2,499 the net change, an increase in all units, tended to be lower in the Southeast and higher in the Pacific than in the other two regions (table 25).

The proportion of small-city families having a net increase in liabilities was lowest in the North Central region (as was true in villages) and was highest in the Pacific region. At the income level $1,500–$1,749, half of the families in small cities of the Pacific Northwest had increased their liabilities during the year compared with 30 percent of those in the North Central region. The average amount of the net increase in liabilities among such families was generally lowest in the cities of the Southeast (table 29).

Relatively more small-city families had a net decrease in their liabilities in the Pacific region than in the others, while the proportion was generally low in the Southeast. In the income class $1,500–$1,749, for example, percentages were 28 for the Pacific region, 26 for the North Central, 24 for the Plains and Mountain, and 18 for the Southeast. The average amount by which such families decreased their liabilities was lowest in the Southeast, where it was $118 at the income level $1,500–$1,749 compared with $148 to $159 in other regions.

### Mortgages on Owned Homes

Regional differences in the proportion of all families reducing the principal on mortgages on owned homes are related to variations in the proportion of home owners, of owned homes that are encumbered, the prevalence of contracts providing for amortization by yearly payments, and the proportion of mortgages that are in arrears with respect to the year's payments. The proportion of all village families decreasing the principal of indebtedness on owned homes was lower in the Southeast at most income levels than in the four other regions. At the income level $1,000–$1,249, for example, the percentage of all village families (regardless of tenure) that made payments on mortgage indebtedness was: Southeast, 3; Pacific, 8; Middle Atlantic and North Central, 10; New England, 12; Plains and Mountain, 13. This ranking reflects the comparative position of the Southeast unit with respect to tenure; home ownership was less prevalent there than elsewhere (tables 11 and 29).

No one of the other village units was consistently high-ranking with respect to home ownership. But among home owners, the New England villagers ranked first at practically all income levels in proportion having mortgaged homes. At the level $750–$999, for example, 44 percent of the home owners of this region had mortgage indebtedness while in the four other regions the percentages ranged between 25 and 34. The Southeast unit generally was in one of the lower ranks—fourth or fifth place—while the three others held varying intermediate ranks.

If all mortgages were written with terms providing for yearly payments of principal, regional differences with respect to proportion of owners having mortgaged homes that made principal payments would indicate only differences in the proportion meeting their obligations. However, since terms of amortization vary widely, regional differences in such percentages are difficult to interpret. In each group of villages, the proportion of families that had mortgages on their homes and that made payments on the principal ranged between 50 percent and 85 percent at most income levels; in a few instances, however, the proportion was below or above this range. Interregional differences were not clearly defined, but the New England and the Middle Atlantic and North Central units tended to rank low; the Plains and Mountain unit, to be in one of the upper ranks.

The average payment made by village families decreasing the principal of the home mortgage was lowest in New England where, for example, it amounted to $80 at the income level $1,000–$1,249 compared with $130 to $243 in the other regions. In each of the five units the average amount of such payments tended to be greater at upper than lower income levels, but the increase was not regular.

TABLE 11.—MORTGAGES ON OWNED HOMES (SMALL CITIES, VILLAGES): *Percentage of families owning homes, percentage of owners having mortgaged homes, percentage of the families having mortgages that reduced the principal, and average net decrease in the principal of mortgages, selected income classes, 11 small-city and village analysis units in 22 States,*[1] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Small cities | | | | | Villages | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | North Central | Plains and Mountain | Pacific | Southeast—white families | Southeast—Negro families | New England | Middle Atlantic and North Central | Plains and Mountain | Pacific | Southeast—white families | Southeast—Negro families |
| | Percentage [2] of families owning homes | | | | | | | | | | |
| 250–499 | 39.3 | 18.8 | 33.3 | 0.0 | 15.1 | [3] 42.9 | 61.9 | 25.8 | 53.6 | 11.1 | 22.8 |
| 500–749 | 31.4 | 32.9 | 52.4 | 3.6 | 13.9 | 31.0 | 44.4 | 38.9 | 46.7 | 11.4 | 36.2 |
| 750–999 | 33.3 | 23.0 | 31.3 | 9.3 | 42.9 | 43.1 | 40.2 | 31.3 | 41.9 | 20.2 | 45.0 |
| 1,000–1,249 | 41.5 | 31.0 | 28.3 | 13.1 | 52.0 | 39.7 | 48.7 | 36.1 | 42.7 | 25.2 | 75.0 |
| 1,250–1,499 | 48.0 | 35.4 | 36.5 | 16.9 | 80.0 | 41.7 | 50.5 | 45.0 | 51.5 | 27.6 | 81.8 |
| 1,500–1,749 | 51.3 | 42.5 | 43.6 | 18.9 | [3] 40.0 | 54.1 | 51.2 | 45.8 | 55.9 | 32.5 | ------- |
| 1,750–1,999 | 49.3 | 49.0 | 43.7 | 25.4 | [3] 60.0 | 56.2 | 52.3 | 49.4 | 43.1 | 35.8 | ------- |
| 2,000–2,249 | 55.8 | 50.9 | 49.3 | 39.6 | ------- | 59.6 | 58.9 | 52.8 | 61.5 | 49.0 | ------- |
| 2,250–2,499 | 60.1 | 57.3 | 55.0 | 38.8 | ------- | | | | | | |
| 2,500–2,999 | 59.6 | 55.5 | 58.5 | 58.0 | ------- | 71.0 | 63.6 | 78.9 | 70.0 | 61.3 | ------- |
| 3,000–3,999 | 64.7 | 71.1 | 50.0 | [4] 59.3 | ------- | 53.8 | 77.1 | 69.4 | 70.6 | 71.8 | ------- |
| | Percentage of owners having mortgaged homes [5] | | | | | | | | | | |
| 250–499 | 29.2 | [3] 0.0 | [3] 25.0 | ------- | 25.0 | [3] 33.3 | 15.4 | [3] 25.0 | 6.7 | [3] 28.6 | 16.3 |
| 500–749 | 34.7 | 45.8 | 24.2 | [3] 33.3 | 66.7 | 46.1 | 21.9 | 30.6 | 28.0 | 25.9 | 19.6 |
| 750–999 | 47.8 | 57.1 | 55.6 | 27.3 | 38.5 | 43.9 | 33.5 | 24.6 | 32.1 | 28.8 | 28.9 |
| 1,000–1,249 | 55.2 | 62.3 | 46.3 | 40.0 | 34.6 | 46.0 | 38.2 | 44.6 | 34.4 | 26.1 | 30.3 |
| 1,250–1,499 | 40.7 | 56.9 | 43.9 | 34.8 | [3] 25.0 | 68.0 | 41.2 | 29.9 | 34.3 | 35.4 | [3] 33.3 |
| 1,500–1,749 | 53.4 | 53.2 | 38.7 | 44.0 | [3] 100.0 | 58.5 | 35.2 | 38.3 | 51.3 | 22.2 | ------- |
| 1,750–1,999 | 55.4 | 60.5 | 51.3 | 37.1 | [3] 33.3 | 68.0 | 39.8 | 46.5 | 45.3 | 37.1 | ------- |
| 2,000–2,249 | 41.7 | 47.5 | 66.2 | 40.5 | ------- | 50.8 | 33.6 | 33.3 | 36.7 | 33.3 | ------- |
| 2,250–2,499 | 48.0 | 59.6 | 53.3 | 46.2 | ------- | | | | | | |
| 2,500–2,999 | 42.4 | 52.5 | 67.5 | 60.0 | ------- | 59.1 | 29.3 | 30.0 | 38.6 | 23.7 | ------- |
| 3,000–3,999 | 33.8 | 53.1 | 56.2 | [4] 37.5 | ------- | 35.7 | 27.8 | 36.0 | 52.8 | 32.1 | ------- |

See footnotes at end of table.

TABLE 11.—MORTGAGES ON OWNED HOMES (SMALL CITIES, VILLAGES): *Percentage of families owning homes, percentage of owners having mortgaged homes, percentage of the families having mortgages that reduced the principal, and average net decrease in the principal of mortgages, selected income classes, 11 small-city and village analysis units in 22 States,*[1] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Small cities | | | | | Villages | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | North Central | Plains and Mountain | Pacific | Southeast—white families | Southeast—Negro families | New England | Middle Atlantic and North Central | Plains and Mountain | Pacific | Southeast—white families | Southeast—Negro families |
| | Percentage [6] of the families having mortgages that reduced principal | | | | | | | | | | |
| 250–499 | [3] 42.9 | ------- | [3] 0.0 | ------- | [3] 33.3 | [3] 100.0 | [3] 12.5 | [3] 0.0 | [3] 0.0 | [3] 0.0 | 60.0 |
| 500–749 | 28.0 | 27.3 | [3] 87.5 | [3] 0.0 | 70.0 | [3] 50.0 | 42.9 | 66.7 | 35.7 | [3] 57.1 | 73.7 |
| 750–999 | 50.8 | 50.0 | 70.0 | [3] 33.3 | 66.7 | 33.3 | 46.8 | 71.4 | 56.0 | 73.3 | 76.9 |
| 1,000–1,249 | 58.9 | 75.8 | 80.0 | [3] 50.0 | [3] 100.0 | 65.2 | 56.1 | 80.0 | 51.6 | 50.0 | 60.0 |
| 1,250–1,499 | 59.0 | 54.5 | 79.3 | [3] 75.0 | [3] 100.0 | 52.9 | 55.2 | 69.6 | 88.9 | 75.0 | [3] 66.7 |
| 1,500–1,749 | 63.8 | 78.0 | 86.2 | 90.9 | [3] 50.0 | 64.5 | 56.9 | 87.0 | 74.1 | 100.0 | ------- |
| 1,750–1,999 | 66.2 | 78.3 | 87.2 | 69.2 | [3] 100.0 | 61.8 | 63.3 | 85.0 | 76.5 | 60.9 | ------- |
| 2,000–2,249 | 76.0 | 82.1 | 78.7 | 70.6 | ------- | 72.7 | 62.0 | 81.8 | 83.0 | 70.0 | ------- |
| 2,250–2,499 | 78.7 | 85.7 | 90.6 | 91.7 | ------- | | | | | | |
| 2,500–2,999 | 84.0 | 78.1 | 83.9 | 70.8 | ------- | 69.2 | 45.5 | [3] 88.9 | 85.2 | 88.9 | ------- |
| 3,000–3,999 | 86.4 | 70.6 | 88.9 | [4] 77.8 | ------- | [3] 100.0 | 60.0 | [3] 55.6 | 73.7 | 70.4 | ------- |
| | Average [7] net decrease in principal of mortgages (based on families decreasing principal) | | | | | | | | | | |
| 250–499 | $60 | ------- | ------- | ------- | [8] $68 | [8] $36 | [8] $36 | ------- | ------- | ------- | $50 |
| 500–749 | 71 | $20 | $85 | ------- | 89 | 292 | 210 | $61 | $76 | $33 | 71 |
| 750–999 | 121 | 100 | 103 | [8] $65 | 115 | 46 | 97 | 71 | 115 | 63 | 83 |
| 1,000–1,249 | 160 | 84 | 111 | 128 | 88 | 80 | 243 | 156 | 146 | 130 | 84 |
| 1,250–1,499 | 124 | 119 | 138 | 193 | [8] 102 | 80 | 145 | 140 | 131 | 149 | [8] 185 |
| 1,500–1,749 | 194 | 141 | 150 | 116 | [8] 193 | 115 | 132 | 196 | 161 | 184 | ------- |
| 1,750–1,999 | 186 | 172 | 186 | 161 | [8] 400 | 125 | 177 | 238 | 206 | 161 | ------- |
| 2,000–2,249 | 256 | 212 | 226 | 176 | ------- | 187 | 321 | 189 | 205 | 231 | ------- |
| 2,250–2,499 | 226 | 230 | 244 | 218 | ------- | | | | | | |
| 2,500–2,999 | 281 | 240 | 235 | 171 | ------- | 239 | 273 | 169 | 238 | 282 | ------- |
| 3,000–3,999 | 342 | 283 | 314 | [4] 296 | ------- | 174 | 555 | 347 | 294 | 257 | ------- |

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[1] See Glossary for definition of terms used in this table.

[2] Percentages are based on the total number of families in each class (table 29).

[3] Percentage based on fewer than 10 cases.

[4] Includes families in the income range $3,000–$14,999.

[5] The number of families incurring interest charges on mortgages on homes (from which the percentages in this section were computed) is assumed to be the total number having mortgage indebtedness, since all families that had interest payments falling due during the report year were included, regardless of whether they were paid. Percentages are based on the number of owning families in each class.

[6] Percentages are based on the number of owning families in each class that had mortgages on owned homes.

[7] Averages are based on the corresponding number of families in each class having a net decrease in mortgages on owned homes (table 29).

[8] Average based on fewer than 3 cases.

Among the city units, the proportion of all families decreasing their mortgages was lowest in the Southeast, as was true in the villages. At the income level $1,000–$1,249, 3 percent of the families in that region, 10 percent of those in the Pacific, 13 percent in the North Central, and 15 percent in the Plains and Mountain region had decreased their mortgage indebtedness. The percentage of owners in mortgaged homes that made payments on principal was consistently high in the cities of the Pacific Northwest; the Plains and Mountain unit usually was in second or third place; the North Central and the Southeast, in third or fourth. The average payment (based on families paying) was generally high in the North Central region, $186 in the income class $1,750–$1,999, and low in the Southeast, $161 at this income level.

The relative number of families that increased mortgages on owned homes, although small in every unit, tended to be greater in the Plains and Mountain and Pacific regions than in the others. It is possible that a larger proportion of families in these regions purchased homes during the year of the survey. The relative number reporting a net increase in real estate owned (the category of assets that includes homes purchased) was likewise comparatively high for the cities and villages of these two regions.

### Insurance Payments and Installment Balances

Relatively fewer families paid premiums on insurance policies in the west than in the east or south. Among the five village units, the Pacific ranked low at most income levels where cases were numerous enough for a comparison and New England ranked high. At the level $500–$749, for example, the percentage of insurance-carrying families was 50 in the New England villages and 24 in those on the Pacific coast, while percentages for the three other regions were between these extremes. In the villages of the Southeast the percentage tended to rank but little below that for New England and at some income levels was higher; percentages in the Plains and Mountain villages were generally not far above those in the comparable Pacific village groups (table 12).

A similar tendency was even more definitely observable in the four small-city groups, with the Pacific unit showing the smallest percentages and the Southeast unit the highest. (There are no data presented for small cities of New England, hence only four city units are compared.) In the class $500–$749, for example, the percentage of families paying premiums was 32 in the Pacific small cities as compared with 37 in the Plains and Mountain unit, 56 in the North Central, and 80 in the Southeast.

No such generally consistent regional differences appeared, however, with respect to the average premium payment. In the Southeast villages, the average payment of insurance-carrying families was regularly smaller than in the other regions at income levels below $2,000; but at the higher levels the average tended to increase more rapidly with income in this Southeast unit than elsewhere. In the small-city units, consistent differences did not appear over any appreciable range of income.

The average premium payment, based on all families in an income class, tended to be somewhat smaller in the Pacific villages than elsewhere—a reflection of the smaller proportion of families carrying insurance. The fairly small averages in the Southeast generally reflected the comparatively low amounts paid by the families carrying insurance. In the income class $1,500–$1,749, for example, the average payment (based on all families) was $50 and $57, respectively, in the Pacific and in the Southeast villages, as compared with $67, $70, and $71 in the Middle Atlantic and North Central, Plains and Mountain, and New England villages (table 26).

Installment buying was apparently more common in the western and southern than in the northern and eastern sections of the country. Among the village units, the percentage of families owing balances at the end of the year, as well as the proportion increasing the amount of such indebtedness, was lowest in the Middle Atlantic and North Central region at most income levels. At the level $1,250–$1,499, for example, 17 percent of the village families in the Middle Atlantic and North Central region, 19 percent in the Plains and Mountain, 24 percent in New England, and 26 percent in the Pacific and in the Southeast regions had increased their indebtedness on installment purchases (table 12). Similarly in the cities, the percentages were lower in the North Central region than in the other three.

TABLE 12.—LIFE INSURANCE, INSTALLMENT PURCHASES (SMALL CITIES, VILLAGES): *Percentage of families paying life insurance premiums and average amounts paid; percentage having a net increase in balances due on installment purchases and average net increase; selected income classes, 9 small-city and village analysis units in 22 States,[1] 1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit | Life-insurance premiums [2] | | | | | | Net increases in balances due on installment purchases [3] | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Percentage of families paying | | | Average amount paid (based on families paying) | | | Percentage of families having | | | Average net increase (based on families having) | | |
| | Income class $500–$749 | Income class $1,250–$1,499 | Income class $2,500–$2,999 | Income class $500–$749 | Income class $1,250–$1,499 | Income class $2,500–$2,999 | Income class $500–$749 | Income class $1,250–$1,499 | Income class $2,500–$2,999 | Income class $500–$749 | Income class $1,250–$1,499 | Income class $2,500–$2, 999 |
| SMALL CITIES | | | | | | | | | | | | |
| | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* |
| North Central | 55. 9 | 75. 8 | 90. 4 | 43 | 70 | 167 | 10. 9 | 16. 9 | 14. 6 | 92. | 160 | 148 |
| Plains and Mountain | 37. 0 | 69. 5 | 88. 2 | 59 | 65 | 173 | 21. 9 | 29. 3 | 22. 7 | 101 | 175 | 236 |
| Pacific | 31. 7 | 69. 1 | 81. 0 | 67 | 78 | 181 | 12. 7 | 34. 8 | 24. 6 | 44 | 167 | 232 |
| Southeast | 79. 5 | 84. 6 | 94. 2 | 36 | 71 | 205 | 21. 7 | 40. 4 | 29. 0 | 45 | 126 | 256 |
| VILLAGES | | | | | | | | | | | | |
| New England | 50. 0 | 80. 8 | 83. 9 | 39 | 75 | 220 | 11. 9 | 24. 2 | 22. 6 | 51 | 141 | 214 |
| Middle Atlantic and North Central | 39. 2 | 69. 6 | 78. 8 | 51 | 74 | 200 | 13. 1 | 17. 4 | 7. 6 | 100 | 142 | 241 |
| Plains and Mountain | 32. 5 | 64. 3 | 68. 4 | 59 | 95 | 141 | 16. 7 | 19. 3 | 10. 5 | 85 | 130 | 108 |
| Pacific | 24. 3 | 65. 7 | 79. 0 | 52 | 81 | 168 | 13. 1 | 26. 0 | 23. 0 | 176 | 165 | 233 |
| Southeast | 47. 0 | 66. 1 | 83. 9 | 32 | 64 | 166 | 19. 5 | 25. 5 | 25. 8 | 109 | 124 | 164 |

[1] See Glossary for definition of terms used in this table.

[2] Percentages are based on the total number of families in each class. Averages are based on the corresponding number of families in each class making payments on insurance premiums (table 26).

[3] Percentages are based on the total number of families in each class. Averages are based on the corresponding number of families in each class having a net increase in balances due on installment purchases (table 30).

The average increase in installment balances, among families adding to their debt, tended to be comparatively high in the Pacific villages, though the rank of this unit was not consistent throughout the income range. Among the cities, the Plains and Mountain and the Pacific units tended to be high. These regional differences may be merely a reflection of price differentials in the articles most frequently sold on the installment plan—automobiles, electrical equipment, and furniture.

## Regional Variations Among Farm Sections (Native-White Farm Operators' Families)

### Surplus or Deficit

In the 12 farm sections where full-time operators' families were surveyed the net deficit of the lower income classes was smaller in the Southeast than in other regions, as was true in the villages and small cities. (The part-time section in Oregon is discussed separately on p. 61.) At the level $500–$749, for example, the average net deficit was between $31 and $76 in the 3 Southeast farm sections and between $118 and $457 in the 9 sections in other regions. At levels above $1,500, the average net surplus tended to be highest in the South Dakota–Montana–Colorado and the Illinois–Iowa sections and to be comparatively low in California, New Jersey, and in 2 Southeast sections—the North Carolina–South Carolina section and the self-sufficing counties of western North Carolina (table 13). The average surplus was large among the more well-to-do farm families—one-fourth or more of income in all 11 units represented in the class $2,500–$2,999. At higher levels it was from one-half to two-thirds of aggregate income in some instances (table 23).

TABLE 13.—SURPLUS AND DEFICIT (FARMS): *Percentage of families having a net surplus or a net deficit and average amounts reported, selected income classes, 13 farm-operator analysis units in 20 States,[1] 1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Vermont | New Jersey | Pennsylvania-Ohio | Michigan-Wisconsin | Illinois-Iowa | North Dakota-Kansas | South Dakota-Montana-Colorado | Washington-Oregon | Oregon—part-time | California | North Carolina self-sufficing counties | North Carolina-South Carolina | Georgia-Mississippi |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Average [2] net surplus or deficit (based on all families) | | | | | | | | | | | | |
| 500-749 | −$211 | −$457 | −$163 | −$207 | −$245 | −$404 | −$302 | −$118 | −$313 | −$347 | −$35 | −$76 | −$31 |
| 750-999 | −61 | −341 | −51 | −103 | −126 | −276 | −194 | −46 | −64 | −238 | −10 | −13 | 17 |
| 1,000-1,249 | 30 | −271 | 26 | −14 | −39 | −106 | −10 | 76 | 21 | −150 | 82 | 12 | 62 |
| 1,250-1,499 | 64 | −45 | 121 | 100 | 163 | 21 | 48 | 165 | 107 | −95 | 128 | 64 | 134 |
| 1,500-1,749 | 170 | −199 | 257 | 198 | 227 | 209 | 293 | 212 | 175 | 129 | 245 | 162 | 259 |
| 1,750-1,999 | 286 | 234 | 411 | 285 | 416 | 225 | 324 | 407 | 266 | 182 | 292 | 197 | 443 |
| 2,000-2,499 | 382 | 372 | 591 | 539 | 655 | 283 | 712 | 644 | 416 | 374 | ------ | 319 | 535 |
| 2,500-2,999 | 876 | 713 | 928 | 871 | 1,021 | 949 | 1,206 | 882 | 471 | 681 | ------ | 650 | 691 |
| | Percentage [2] of families having a net surplus | | | | | | | | | | | | |
| 500-749 | 26 | 12 | 20 | 15 | 17 | 6 | 23 | 26 | 29 | 12 | 23 | 33 | 42 |
| 750-999 | 50 | 24 | 45 | 40 | 37 | 18 | 40 | 44 | 41 | 23 | 40 | 47 | 54 |
| 1,000-1,249 | 61 | 33 | 56 | 54 | 50 | 46 | 57 | 68 | 56 | 44 | 64 | 60 | 58 |
| 1,250-1,499 | 64 | 53 | 72 | 69 | 74 | 52 | 62 | 77 | 62 | 47 | 73 | 68 | 73 |
| 1,500-1,749 | 73 | 61 | 81 | 80 | 77 | 69 | 83 | 76 | 79 | 66 | 82 | 73 | 77 |
| 1,750-1,999 | 82 | 74 | 89 | 78 | 87 | 69 | 84 | 82 | 86 | 64 | 75 | 74 | 87 |
| 2,000-2,499 | 76 | 76 | 92 | 86 | 91 | 73 | 96 | 92 | 87 | 82 | ------ | 79 | 83 |
| 2,500-2,999 | 91 | 100 | 97 | 88 | 96 | 91 | 100 | 90 | 93 | 80 | ------ | 92 | 87 |
| | Average [2] net surplus (based on families having) | | | | | | | | | | | | |
| 500-749 | $47 | $106 | $66 | $70 | $79 | $78 | $88 | $73 | $68 | $54 | $43 | $74 | $61 |
| 750-999 | 111 | 92 | 107 | 86 | 135 | 131 | 95 | 128 | 91 | 97 | 82 | 126 | 105 |
| 1,000-1,249 | 146 | 173 | 168 | 135 | 203 | 182 | 214 | 206 | 129 | 135 | 153 | 173 | 174 |
| 1,250-1,499 | 250 | 185 | 251 | 237 | 288 | 228 | 276 | 276 | 226 | 273 | 232 | 216 | 237 |
| 1,500-1,749 | 315 | 289 | 364 | 319 | 387 | 372 | 449 | 362 | 254 | 379 | 326 | 303 | 382 |
| 1,750-1,999 | 395 | 457 | 486 | 437 | 527 | 576 | 460 | 549 | 336 | 465 | 498 | 349 | 529 |
| 2,000-2,499 | 569 | 635 | 650 | 670 | 749 | 506 | 744 | 733 | 515 | 579 | ------ | 482 | 685 |
| 2,500-2,999 | 974 | 713 | 982 | 1,002 | 1,074 | 1,054 | 1,206 | 1,011 | 530 | 943 | ------ | 708 | 854 |

See footnotes at end of table.

TABLE 13.—SURPLUS AND DEFICIT (FARMS): *Percentage of families having a net surplus or a net deficit and average amounts reported, selected income classes, 13 farm-operator analysis units in 20 States,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Vermont | New Jersey | Pennsylvania-Ohio | Michigan-Wisconsin | Illinois-Iowa | North Dakota-Kansas | South Dakota-Montana-Colorado | Washington-Oregon | Oregon—part-time | California | North Carolina self-sufficing counties | North Carolina-South Carolina | Georgia-Mississippi |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Percentage [2] of families having a net deficit | | | | | | | | | | | | |
| 500–749 | 71 | 88 | 60 | 69 | 78 | 91 | 72 | 62 | 41 | 77 | 57 | 56 | 39 |
| 750–999 | 47 | 76 | 39 | 44 | 57 | 77 | 58 | 41 | 48 | 66 | 40 | 44 | 36 |
| 1,000–1,249 | 33 | 67 | 30 | 34 | 45 | 51 | 43 | 30 | 32 | 49 | 19 | 34 | 31 |
| 1,250–1,499 | 35 | 45 | 22 | 21 | 22 | 40 | 36 | 19 | 33 | 45 | 19 | 27 | 23 |
| 1,500–1,749 | 24 | 37 | 14 | 19 | 19 | 24 | 13 | 21 | 18 | 33 | 15 | 25 | 16 |
| 1,750–1,999 | 18 | 24 | 7 | 18 | 7 | 31 | 12 | 14 | 9 | 34 | 25 | 23 | 7 |
| 2,000–2,499 | 24 | 24 | 5 | 11 | 9 | 24 | 4 | 8 | 13 | 17 | ------ | 19 | 17 |
| 2,500–2,999 | 9 | 0 | 3 | 8 | 4 | 9 | 0 | 5 | 7 | 16 | ------ | 7 | 13 |
| | Average [4] net deficit (based on families having) | | | | | | | | | | | | |
| 500–749 | $316 | $536 | $296 | $313 | $333 | $450 | $446 | $220 | $810 | $459 | $78 | $180 | $145 |
| 750–999 | 250 | 481 | 252 | 304 | 308 | 393 | 398 | 251 | 213 | 395 | 106 | 159 | 120 |
| 1,000–1,249 | 167 | 488 | 231 | 247 | 312 | 364 | 301 | 227 | 166 | 433 | 90 | 266 | 117 |
| 1,250–1,499 | 271 | 314 | 270 | 300 | 228 | 241 | 356 | 270 | 97 | 500 | 216 | 321 | 168 |
| 1,500–1,749 | 254 | 1,007 | 277 | 298 | 363 | 204 | 599 | 300 | 149 | 366 | 147 | 241 | 232 |
| 1,750–1,999 | 204 | 478 | 353 | 307 | 519 | 543 | 623 | 307 | 265 | 328 | 324 | 279 | 227 |
| 2,000–2,499 | 223 | 450 | 188 | 407 | 393 | 351 | [5] 89 | 410 | 267 | 584 | ------ | 310 | 235 |
| 2,500–2,999 | [5] 104 | ------ | 734 | [5] 142 | 315 | [5] 182 | ------ | [5] 702 | [5] 320 | 433 | ------ | 111 | 297 |

[1] See Glossary for definition of terms used in this table.

[2] Based on the total number of families in each class (table 24).

[3] Based on the corresponding number of families in each class having a net surplus (table 24). These averages are from the report Family Income and Expenditures, Part 2, Farm Series, Misc. Pub. 465.

[4] Based on the corresponding number of families in each class having a net deficit (table 24). These averages are from the report Family Income and Expenditures, Part 2, Farm Series, Misc. Pub. 465.

[5] Average based on fewer than 3 cases.

Nearly all farm families that had incomes under $250 had a deficit in each of the 12 sections. At the level next above ($250–$499), four-fifths or more of the families went "in the red" in all but 4 of the sections—one in the Pacific Northwest and the 3 in the Southeast. In these 4 sections the proportion of families that ended the year with a deficit ranged from 55 percent to 72 percent (table 24). Not until the level $1,000–$1,249 was reached were half or more of the families out of the deficit class in the sections of the North and West, and even at this level New Jersey was an exception with 67 percent of the families failing to balance net income with consumption (table 13).

Among families going "in the red," the average deficit was generally low in the Southeast sections and in those in Vermont, in Pennsylvania and Ohio, and in Washington and Oregon. At the income level $750–$999, for example, the average deficit of such families was between $106 and $159 in the three Southeast sections, about $250 in Vermont and in the Pennsylvania–Ohio and Washington–Oregon sections, and exceeded $300 in the six others. A deficit amounting to $200 or more was less common in the Southeast than elsewhere. At the income level $250–$499, the proportion of families that had such a deficit was less than 20 percent in each of the Southeast sections and was 40 percent or more in the others. Above $1,000, the proportion was also comparatively low in the Pennsylvania–Ohio, Illinois–Iowa, and Washington–Oregon sections. At the level $2,000–$2,499, a deficit of $200 or above was reported by 10 percent or more of the families in only four units—California, New Jersey, North Carolina–South Carolina, and North Dakota–Kansas (tables 13 and 24).

The relative number of families having a surplus was generally greater in the cotton and tobacco sections than in the others at income levels under $1,250. Above that point on the scale of incomes, three units—Pennsylvania–Ohio, Illinois–Iowa, and South Dakota–Montana–Colorado—and, in some classes, a fourth, Washington–Oregon, tended to hold the upper ranks. For example, at the level $2,000–$2,499 the proportion of families having a surplus was more than 90 percent in each of these four units; between 73 and 86 percent in the others. (The self-sufficing counties of western North Carolina were not represented at this level.)

Among families having a surplus, the average was generally highest in the Illinois–Iowa, South Dakota–Montana–Colorado, and Washington–Oregon sections. At the level $1,000–$1,249, the average was somewhat over $200 in these three sections and between $135 and $182 elsewhere. In the classes above $1,000, an appreciable number of farm families in all sections had a surplus of $200 or more. The proportion tended to be highest in the general farming sections of Pennsylvania and Ohio and of Washington and Oregon, in the grain and livestock section of Iowa and Illinois, and in the cattle-range counties of South Dakota, Montana, and Colorado. Among families in the class $1,250–$1,499, 46 percent had a surplus of $200 or more in the Washington–Oregon and Illinois–Iowa sections, while proportions were as low as 21 percent in New Jersey and 25 percent in North Dakota and Kansas.

## Changes in Assets and Liabilities

At the lower income levels, the Southeast families were in a more favorable position than those in the other regions with regard to the amount of net change in their assets. In the class $500–$749, for example, the net change in the assets of the income group as a whole was an increase averaging $20 in the North Carolina–South Carolina unit; a decrease averaging $9 in Georgia and Mississippi; and a decrease averaging $23 in the self-sufficing counties of western North Carolina. In all other sections the net change was a decrease ranging in average amount from $34 to $144 (tables 27 and 31).

At income levels above $1,000, where the net change in the assets of the group was an increase in most of the sections, the ranking of the units of the Southeast was somewhat less favorable than at the lower levels. The North Dakota–Kansas and Illinois–Iowa sections tended to have the highest ranks at upper income levels. The New Jersey section ranked comparatively low at most levels; not until the class $1,750–$1,999 was reached did the net change in assets become an increase, and at levels above this, the amount of the average net increase was less than in most other sections. Intersectional comparisons with respect to net change in assets must of course be interpreted in the light of data for net changes in liabilities and the net surplus or deficit for each of the units at a given income level. In New Jersey, the net decrease in assets was not offset by a net decrease in liabilities; the families, as a group, had a net deficit at every income level below $1,750, while practically all of the others had a net surplus at levels above $1,250, as was noted above.

Even in the lowest income class, some families had a net increase in their assets in all sections except one; at the level $2,000–$2,499 the proportion reached or exceeded 73 percent. Except at the highest levels, the percentage of families having a net increase in their assets tended to be lowest in the California and New Jersey sections and the highest in the cotton and tobacco sections of the Southeast. Since a large proportion of farm families had some change in assets, the relative number decreasing their assets was comparatively high in sections ranking low with respect to number having increases—California and New Jersey—and low in the Southeast.

Among the families having a net increase in their assets, the average amount of the increase was generally lowest in the Southeast, while it tended to be high in the California, Illinois–Iowa, and North Dakota–Kansas sections. The average net decrease in assets among families obtaining funds in this way was likewise low in the Southeast and was high in California, New Jersey, and the South Dakota–Montana–Colorado section. At the income level $500–$749, the average net decrease in assets (based on families having) was more than $310 in these sections (and in Pennsylvania and Ohio) compared with $84 to $181 in the three sections of the Southeast.

The net change in the liabilities of the farm groups in the various income classes took the form of a net increase in debt at the lower levels in all units and tended toward a net decrease at the upper end of the scale. In the classes under $1,000, this net change—the net increase in debt—tended to be relatively low in the Southeast, especially in the self-sufficing counties, and relatively high in the North Dakota–Kansas section. At the level $750–$999, the average net increase (based on all families) was only $2 in the former section, $244 in the latter. Above the $1,000 line, most income classes in the Vermont, Pennsylvania–Ohio, and western North Carolina sections had an average net decrease in liabilities. In other sections, the net change did not become a decrease until higher points on the income scale were reached; for example, $2,000 in the Illinois–Iowa unit (tables 29 and 31).

The proportion of families having a net increase in their liabilities was generally highest in the North Dakota–Kansas section, which also stood comparatively high with respect to the average amount of the net increase (net change) in total indebtedness of families, as was noted above. Lowest proportions were found, as a rule, in western North Carolina, in Georgia and Mississippi, and in Pennsylvania and Ohio. The general agricultural situation in a given year doubtless influences the number of families that assume liabilities and the amount of debt incurred. The relatively high proportion of families increasing their indebtedness in the wheat counties of North Dakota and Kansas may be the result of the droughts of 1934 and 1936, which reduced agricultural incomes and made it necessary for many farmers to borrow in order to cover operating expenses. In the cattle-range section of the same region (South Dakota–Montana–Colorado) the drought also reduced incomes; but many of the families met the situation by selling cattle for which they could not afford to buy feed, thus decreasing assets instead of increasing indebtedness. Relatively more families in this latter section than in North Dakota and Kansas had a net decrease in their assets at most income levels below $1,500; relatively fewer, a net increase in debts.

A favorable crop year, as well as an unfavorable one, may lead to an increase in indebtedness. If a family expects that its income will continue to be good, it may be willing to incur debt in order to buy an automobile, equipment, land or livestock, or to repair buildings. Income in the tobacco area in the Carolinas was favorable in the years of the survey and the proportion of families having a net increase in their liabilities was greater than in the self-sufficing section or the cotton section of Georgia and Mississippi; at the level $750–$999, for example, the percentages for the three sections were 42, 25, and 30, respectively.

The average amount of the rise in indebtedness among families having a net increase in their liabilities was relatively high in the Illinois–Iowa, North Dakota–Kansas, and California sections and tended to be low in the Southeast. At the level $1,250–$1,499, for example, the average increase amounted to $712 in California and less than $250 in the Southeast sections.

The percentage of families having a net decrease in their liabilities was comparatively low in the North Dakota–Kansas section and tended to be high in the adjacent South Dakota–Montana–Colorado section as well as in Vermont. At the level $750–$999, 27 percent of the families in the cattle-range section and 24 percent in New England had a net decrease in liabilities compared with 12 percent in the wheat-growing counties of North Dakota and Kansas. In most of the other sections, the proportion ranged between 12 and 19 percent. Not only did a relatively large number of families in the Mountain section decrease their indebtedness during the year, but the average reductions made by these families were comparatively large amounts. At the income level $1,250–$1,499, the average decrease in liabilities among the group diminishing their debts was $542 in this section, compared with averages that ranged from $109 to $320 elsewhere. Some families may have used receipts from the sale of cattle for decreasing debt.

The interplay of the changes in assets and liabilities resulting in the total change in net worth is illustrated in the following averages (based on all families in the class) for families at the income level $1,500–$1,749 in three farm analysis units:

| Item: | *Average amount* | | |
|---|---|---|---|
| | *Washington–Oregon* | *North Dakota–Kansas* | *North Carolina–South Carolina* |
| Assets: | | | |
| Net change (net increase) | $181 | $360 | $196 |
| Increase | 251 | 379 | 240 |
| Decrease | 70 | 19 | 44 |
| Liabilities: | | | |
| Net change (net increase or decrease) | −31 | 151 | 34 |
| Increase | 54 | 222 | 105 |
| Decrease | 85 | 71 | 71 |
| Change in net worth (net surplus or deficit) | 212 | 209 | 162 |

In the Washington–Oregon section and in the North Dakota–Kansas section, the group's change in net worth—a surplus—was approximately the same per family. In the former section, the net surplus averaging $212 resulted from an average net increase in assets of $181 and an average net decrease in liabilities of $31. In the latter section the net surplus of $209 resulted from an average net increase in assets of $360 and a net increase in liabilities of $151. Thus, while the net change (increase) in assets was approximately twice as great in the North Dakota–Kansas section as in the Pacific Northwest, this difference was practically offset by the less favorable situation of the former families with respect to net change in liabilities. In the North Carolina–South Carolina section, the average change in net worth, or surplus, was smaller by $50 than in the Washington-Oregon unit, although the net change or increase in assets was greater; the former families as a group increased their liabilities by $34 while the latter decreased theirs by $31. The change in net worth, or surplus, in the Carolina group was also less than in the North Dakota–Kansas section. The net increase in assets was substantially less in the former section—$196 as compared with $360—hence the families had a smaller surplus despite the fact that their increase in debt was less.

It can be inferred from these data that there are many situations in which the number of families increasing their debt in any one year may be augmented while at the same time assets are increased by as much as or more than in other years. Automobiles or farm equipment may be purchased on time-payment plans while the structure of other financial transactions remains unchanged. The following percentages, showing the relative number of families in the income class $1,500–$1,749 having specified changes, suggest such a relationship:

| Item: | *Percentage of families* | | |
|---|---|---|---|
| | *Washington–Oregon* | *North Dakota–Kansas* | *North Carolina–South Carolina* |
| Assets: | | | |
| Increase | 71 | 68 | 77 |
| Decrease | 22 | 16 | 17 |
| Liabilities: | | | |
| Increase | 19 | 34 | 32 |
| Decrease | 34 | 27 | 29 |
| Surplus | 76 | 69 | 73 |
| Deficit | 21 | 24 | 25 |

The most striking difference appears in the percentage of families increasing their liabilities. Despite the difference in this proportion, the number of families having a surplus in the North Dakota–Kansas and North Carolina sections was not markedly lower than in Washington and Oregon.

### Investments in Business

Families having a net increase in their investment in business at the close of the year constituted from 10 to 36 percent of the lowest income class in most units; only in two sections of the Southeast, the self-sufficing counties and the Georgia–Mississippi unit, were there no families having such increases. The proportion tended to rise, though somewhat irregularly, with income and exceeded 50 percent in 6 of the 11 units represented at the level $2,500–$2,999. The dairy section of Vermont held one of the three highest places at most income levels, when the 12 sections were ranked according to the proportion of families having such a net increase in assets; many of the dairy farmers, no doubt, were building up their herds. California usually ranked low; at the income level $500–$749, only 16 percent of the families in this section had a net increase in their business investments compared with 44 percent of the families in the Vermont section (tables 14 and 27).

TABLE 14.—LIFE INSURANCE, INVESTMENTS IN BUSINESS, INSTALLMENT PURCHASES (FARMS): *Percentage of families paying life insurance premiums and average amounts paid; percentage having a net increase in investments in business and average net increase; percentage having a net increase in balances due on installment purchases and average net increase; selected income classes, 13 farm-operator analysis units in 20 States,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit | Life insurance premiums [2] | | | | Net increases in investments in business [3] | | | | Net increases in balances due on installment purchases [4] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Income class $500–$749 | Income class $1,000–$1,249 | Income class $1,750–$1,999 | Income class $2,000–$2,499 | Income class $500–$749 | Income class $1,000–$1,249 | Income class $1,750–$1,999 | Income class $2,000–$2,499 | Income class $500–$749 | Income class $1,000–$1,249 | Income class $1,750–$1,999 | Income class $2,000–$2,499 |
| | Percentage of families | | | | | | | | | | | |
| Vermont | 30.5 | 48.9 | 68.2 | 70.6 | 43.9 | 45.7 | 59.1 | 64.7 | 18.3 | 13.8 | 9.1 | 11.8 |
| New Jersey | 65.9 | 75.3 | 78.0 | 75.8 | 29.3 | 30.1 | 34.0 | 45.2 | 12.2 | 11.0 | 6.0 | 9.7 |
| Pennsylvania-Ohio | 16.7 | 34.4 | 33.0 | 37.8 | 21.5 | 35.4 | 49.7 | 52.4 | 2.4 | 2.4 | 1.0 | 2.8 |
| Michigan-Wisconsin | 27.8 | 46.9 | 55.0 | 66.3 | 26.1 | 31.6 | 42.5 | 52.6 | 9.6 | 6.1 | 10.0 | 13.7 |
| Illinois-Iowa | 25.7 | 36.9 | 48.2 | 54.0 | 28.6 | 47.2 | 56.4 | 64.7 | 10.2 | 14.7 | 15.5 | 12.9 |
| North Dakota-Kansas | 29.2 | 47.2 | 35.9 | 48.5 | 41.6 | 39.6 | 56.4 | 48.5 | 9.2 | 6.6 | 12.8 | 3.0 |
| South Dakota-Montana-Colorado | 26.7 | 37.5 | 52.0 | 65.4 | 40.0 | 60.7 | 48.0 | 53.8 | 10.7 | 1.8 | 4.0 | 7.7 |
| Washington-Oregon | 17.6 | 40.8 | 48.6 | 49.0 | 23.9 | 34.2 | 40.3 | 49.0 | 7.0 | 6.7 | 15.3 | 9.8 |
| Oregon—part-time | 29.4 | 50.0 | 65.9 | 87.3 | 5.9 | 12.0 | 15.9 | 36.4 | 5.9 | 14.0 | 18.2 | 27.3 |
| California | 33.8 | 53.5 | 59.2 | 62.8 | 16.2 | 28.2 | 18.4 | 22.6 | 10.8 | 8.4 | 6.6 | 13.9 |
| N. C. self-sufficing counties | 12.3 | 12.1 | 25.0 | ------ | 20.3 | 15.0 | 18.8 | ------ | 2.9 | .9 | 12.5 | ------ |
| North Carolina-South Carolina | 27.8 | 52.4 | 57.9 | 70.6 | 27.8 | 30.3 | 34.7 | 41.7 | 11.4 | 14.4 | 12.4 | 16.7 |
| Georgia-Mississippi | 32.0 | 43.0 | 73.3 | 73.2 | 14.7 | 27.5 | 24.4 | 34.1 | 3.7 | 4.9 | 4.4 | 17.1 |
| | Average amounts (based on families having) | | | | | | | | | | | |
| Vermont | $55 | $83 | $88 | $147 | $172 | $152 | $276 | $250 | $159 | $179 | $216 | $180 |
| New Jersey | 76 | 135 | 129 | 139 | 306 | 195 | 271 | 206 | 132 | 156 | 322 | 196 |
| Pennsylvania-Ohio | 54 | 60 | 88 | 105 | 198 | 152 | 251 | 367 | 178 | 128 | [5] 191 | 97 |
| Michigan-Wisconsin | 50 | 66 | 92 | 86 | 104 | 176 | 270 | 452 | 179 | 179 | 197 | 247 |
| Illinois-Iowa | 81 | 72 | 75 | 100 | 189 | 368 | 510 | 582 | 252 | 416 | 375 | 300 |
| North Dakota-Kansas | 59 | 67 | 91 | 125 | 220 | 298 | 472 | 419 | 162 | 255 | 266 | [5] 75 |
| South Dakota-Montana-Colorado | 60 | 55 | 82 | 103 | 347 | 300 | 432 | 564 | 218 | [5] 400 | [5] 229 | 142 |
| Washington-Oregon | 50 | 61 | 89 | 84 | 152 | 163 | 276 | 435 | 282 | 142 | 170 | 299 |
| Oregon—part-time | 56 | 55 | 92 | 103 | [5] 100 | 38 | 176 | 115 | [5] 79 | 76 | 180 | 184 |
| California | 95 | 97 | 97 | 131 | 259 | 376 | 439 | 520 | 304 | 164 | 254 | 227 |
| N. C. self-sufficing counties | 7 | 20 | 26 | ------ | 34 | 58 | 73 | ------ | 120 | [5] 20 | [5] 149 | ------ |
| North Carolina-South Carolina | 23 | 43 | 77 | 74 | 89 | 118 | 129 | 206 | 145 | 143 | 173 | 210 |
| Georgia-Mississippi | 20 | 37 | 60 | 50 | 120 | 227 | 188 | 336 | 82 | 490 | [5] 90 | 205 |

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[1] See Glossary for definition of terms used in this table.

[2] Percentages are based on the total number of families in each class. Averages are based on the corresponding number of families in each class making payments on insurance premiums (table 28).

[3] Percentages are based on the total number of families in each class. Averages are based on the corresponding number of families in each class having a net increase in investments in business (table 27).

[4] Percentages are based on the total number of families in each class. Averages are based on the corresponding number of families in each class having a net increase in balances due on installment purchases (table 30).

[5] Average based on fewer than 3 cases.

The average net change in the business investment tended to be a net decrease at the lower income levels in most farm sections; in those where it was a net increase, the average amount was generally small. As income rose, the net change became an increase which tended to grow larger at the upper levels. For example, in the Washington–Oregon section, the net change was a decrease averaging $31 at the lowest level; an increase averaging $61 at the level $1,250–$1,499; and an increase of $853 at the level $3,000–$3,999. More than half of the net increase at the last of these three levels, an average of $494, was an increase in livestock and in crops stored for sale (tables 23 and 27). See p. 10, and Methodology and Appraisal, p. 213, for a discussion of net changes in value of livestock owned and crops stored as a component of change in net worth.

In the cattle-range section, the progression with rising income was less regular. Even at the level $2,500–$2,999, the group had a net decrease in business investments that averaged $298, probably reflecting forced sales of cattle because of the drought and the feed shortage. At the lowest income levels, the average net decrease (net change) in this section was greater than in any others. At income levels above $1,000, the three sections of the Southeast generally held the low ranking places (having a net change that was a decrease or only a small increase) while the Illinois–Iowa section stood at the top or in one of the upper ranks.

## Mortgages on Owned Home Farms

To interpret intersectional differences with respect to proportion of families making payments on principal of the mortgage on the owned home farm, it is essential to know: The proportion of owners in each section; the proportion of owned farms that were mortgaged; the proportion of owners of mortgaged farms that decreased their mortgage indebtedness. Without such information, differences in the proportion of families paying on mortgage principal tell relatively little.

The proportion of families owning their farms was relatively low in the grain-livestock section in Illinois and Iowa, in the wheat-growing section of North Dakota and Kansas, and in the cotton section of Georgia and Mississippi. Ownership was most common in the self-sufficing section in North Carolina, in the Vermont dairy section, and in the specialized fruit culture section in California.

Only a small proportion of the owned farms in the self-sufficing section were mortgaged. The other sections in the Southeast also ranked low in the relative number of mortgaged farms. Mortgages tended to be more frequent in the North Dakota-Kansas section and in Vermont and California than in other sections but at no income level were these three units in the three highest ranks. At the income level $1,000–$1,249, 11 percent of the farm-owning families surveyed in the self-sufficing section, 60 percent in California, and 66 percent in Vermont were paying interest on mortgages. In all but one other section the percentage ranged between 34 and 58 (table 15).

TABLE 15.—MORTGAGES ON OWNED FARMS: *Percentage of families owning farms, percentage of owners having mortgages, percentage of the families having mortgages that reduced the principal, and average net decrease in the principal of mortgages, selected income classes, 13 farm-operator analysis units in 20 States,[1] 1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Vermont | New Jersey | Pennsylvania-Ohio | Michigan-Wisconsin | Illinois-Iowa | North Dakota-Kansas | South Dakota-Montana-Colorado | Washington-Oregon | Oregon—part-time | California | North Carolina self-sufficing counties | North Carolina-South Carolina | Georgia-Mississippi |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Percentage [2] of families owning farms | | | | | | | | | | | | | |
| 250–499 | 85.7 | 80.6 | 78.0 | 62.3 | 45.3 | 61.8 | 76.7 | 79.4 | [3] 50.0 | 90.2 | 82.1 | 49.6 | 41.7 |
| 500–749 | 89.0 | 68.3 | 71.3 | 60.9 | 35.9 | 53.0 | 82.7 | 87.3 | 47.1 | 89.2 | 81.2 | 55.7 | 49.0 |
| 750–999 | 87.4 | 83.7 | 73.7 | 64.2 | 41.1 | 51.4 | 78.6 | 85.5 | 81.8 | 89.7 | 86.5 | 60.6 | 49.6 |
| 1,000–1,249 | 88.3 | 91.8 | 67.7 | 57.7 | 34.5 | 58.5 | 76.8 | 85.0 | 72.0 | 84.5 | 87.9 | 67.2 | 56.3 |
| 1,250–1,499 | 85.1 | 79.2 | 67.6 | 63.9 | 31.4 | 56.2 | 82.2 | 88.5 | 79.4 | 90.3 | 93.7 | 75.1 | 63.7 |
| 1,500–1,749 | 91.8 | 76.5 | 72.7 | 70.4 | 37.9 | 54.8 | 87.0 | 92.0 | 83.9 | 92.3 | 97.4 | 79.1 | 64.5 |
| 1,750–1,999 | 97.7 | 72.0 | 72.1 | 81.2 | 36.4 | 64.1 | 84.0 | 80.6 | 95.5 | 98.7 | 100.0 | 80.2 | 57.8 |
| 2,000–2,499 | 91.2 | 77.4 | 67.3 | 89.5 | 39.6 | 84.8 | 88.5 | 88.2 | 89.1 | 89.1 | ------ | 84.3 | 65.9 |
| 2,500–2,999 | 100.0 | 84.8 | 77.8 | 100.0 | 47.4 | 91.3 | 92.3 | 95.2 | 100.0 | 92.4 | ------ | 90.5 | 73.3 |
| 3,000–3,999 | ------ | 86.8 | 69.8 | 90.0 | 61.9 | 62.5 | [3] 100.0 | 91.3 | 100.0 | 93.9 | ------ | 89.5 | 68.4 |
| Percentage [4] of owners having mortgages on farms | | | | | | | | | | | | | |
| 250–499 | 50.0 | 55.2 | 37.2 | 57.6 | 64.6 | 69.6 | 60.9 | 32.0 | [3] 0.0 | 58.7 | 0.0 | 23.0 | 21.4 |
| 500–749 | 54.8 | 32.1 | 36.9 | 45.7 | 56.8 | 65.3 | 45.2 | 46.8 | [3] 25.0 | 60.6 | 4.5 | 32.6 | 27.9 |
| 750–999 | 56.7 | 56.1 | 45.1 | 58.4 | 53.8 | 65.9 | 56.1 | 57.0 | 38.9 | 59.0 | 3.7 | 28.5 | 26.9 |
| 1,000–1,249 | 66.3 | 34.3 | 52.3 | 56.6 | 64.4 | 56.5 | 58.1 | 52.0 | 61.1 | 60.0 | 10.6 | 34.6 | 37.5 |
| 1,250–1,499 | 69.8 | 61.9 | 47.4 | 58.3 | 66.2 | 56.0 | 73.0 | 46.0 | 62.0 | 56.0 | 11.9 | 36.5 | 26.2 |
| 1,500–1,749 | 71.1 | 51.3 | 47.9 | 67.9 | 59.0 | 61.8 | 65.0 | 48.9 | 46.2 | 52.4 | 7.9 | 51.4 | 35.0 |
| 1,750–1,999 | 55.8 | 58.3 | 57.0 | 69.2 | 55.0 | 60.0 | 42.9 | 53.4 | 66.7 | 54.7 | 12.5 | 46.4 | 38.5 |
| 2,000–2,499 | 64.5 | 47.9 | 50.9 | 57.6 | 58.2 | 42.9 | 78.3 | 48.9 | 73.5 | 64.8 | ------ | 49.4 | 44.4 |
| 2,500–2,999 | 90.9 | 60.7 | 58.1 | 56.0 | 59.5 | 61.9 | 41.7 | 52.5 | 51.7 | 57.5 | ------ | 35.8 | 60.6 |
| 3,000–3,999 | ------ | 39.4 | 49.4 | 63.0 | 38.5 | 40.0 | [3] 77.8 | 59.5 | 47.1 | 59.7 | ------ | 52.9 | 42.3 |
| Percentage [5] of the families having mortgages that reduced the principal | | | | | | | | | | | | | |
| 250–499 | 25.0 | 6.2 | 10.3 | 5.3 | 9.7 | 4.2 | 25.0 | 6.2 | ------ | 7.4 | ------ | 21.4 | 6.7 |
| 500–749 | 20.0 | [3] 11.1 | 12.7 | 9.4 | 26.2 | 4.7 | 10.7 | 20.7 | [3] 0.0 | 2.5 | [3] 80.0 | 27.9 | 34.1 |
| 750–999 | 32.7 | 4.3 | 19.8 | 13.6 | 38.6 | 16.7 | 37.8 | 26.3 | 21.4 | 10.9 | [3] 20.0 | 30.6 | 28.1 |
| 1,000–1,249 | 36.4 | 8.7 | 25.0 | 25.0 | 26.8 | 17.1 | 28.0 | 35.8 | 63.6 | 11.1 | 60.0 | 25.4 | 40.0 |
| 1,250–1,499 | 43.2 | 11.5 | 32.0 | 27.0 | 32.6 | 17.9 | 55.6 | 43.5 | 67.7 | 23.4 | [3] 85.7 | 47.7 | 58.8 |
| 1,500–1,749 | 34.4 | 15.0 | 44.1 | 27.3 | 44.4 | 33.3 | 15.4 | 44.4 | 83.3 | 31.8 | [3] 100.0 | 44.4 | 64.3 |
| 1,750–1,999 | 54.2 | 19.0 | 43.2 | 28.9 | 45.5 | 33.3 | [3] 55.6 | 51.6 | 75.0 | 31.7 | [3] 100.0 | 53.3 | 50.0 |
| 2,000–2,499 | 60.0 | 26.1 | 52.9 | 38.8 | 37.5 | 41.7 | 50.0 | 47.7 | 77.8 | 32.9 | ------ | 49.4 | 50.0 |
| 2,500–2,999 | 70.0 | 17.6 | 54.1 | 71.4 | 31.8 | 23.1 | [3] 40.0 | 52.4 | 66.7 | 38.1 | ------ | 61.8 | 45.0 |
| 3,000–3,999 | ------ | 46.2 | 60.0 | 76.5 | 66.7 | [3] 25.0 | [3] 42.9 | 36.0 | [3] 75.0 | 35.1 | ------ | 60.0 | 81.8 |
| Average [6] net decrease in principal of mortgage (based on families decreasing principal) | | | | | | | | | | | | | |
| 250–499 | $53 | [7] $200 | $60 | [7] $50 | $102 | $69 | $590 | [7] $10 | ------ | [7] $210 | ------ | $286 | [7] $8 |
| 500–749 | 431 | [7] 33 | 247 | 250 | 285 | 421 | 241 | 91 | ------ | [7] 300 | $38 | 222 | 180 |
| 750–999 | 292 | [7] 300 | 215 | 145 | 215 | 657 | 403 | 173 | $73 | 185 | [7] 70 | 137 | 97 |
| 1,000–1,249 | 239 | [7] 390 | 201 | 183 | 250 | 190 | 389 | 190 | 116 | 240 | 196 | 188 | 168 |
| 1,250–1,499 | 341 | 273 | 346 | 253 | 216 | 271 | 561 | 341 | 140 | 371 | 88 | 121 | 289 |
| 1,500–1,749 | 250 | 1,107 | 328 | 932 | 250 | 193 | [7] 254 | 311 | 164 | 462 | 196 | 297 | 208 |
| 1,750–1,999 | 704 | 675 | 305 | 308 | 676 | 488 | 320 | 241 | 271 | 581 | [7] 206 | 258 | 310 |
| 2,000–2,499 | 485 | 882 | 453 | 594 | 412 | 1,318 | 586 | 553 | 228 | 569 | ------ | 272 | 499 |
| 2,500–2,999 | 424 | 410 | 621 | 922 | 528 | 417 | [7] 500 | 186 | 253 | 927 | ------ | 668 | 444 |
| 3,000–3,999 | ------ | 445 | 882 | 600 | 814 | [7] 400 | 1,167 | 822 | 443 | 851 | ------ | 325 | 699 |

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[1] See Glossary for definition of terms used in this table.

[2] Percentages are based on the total number of families in each class (table 29). A family is classed as an owner if it owned any part of the operated farm at any time during the report year.

[3] Percentage based on fewer than 10 cases.

[4] Percentages are based on the number of owning families in each class.

[5] Percentages are based on the number of owning families in each class that had mortgages on owned farms.

[6] Averages are based on the corresponding number of families in each class having a net decrease in mortgages on owned farms (table 29).

[7] Average based on fewer than 3 cases.

The percentage of families with mortgaged farms that decreased such indebtedness during the year was greatest in the Southeast, Vermont, South Dakota-Montana-Colorado, and Washington-Oregon sections. It was lowest in the sections of New Jersey, North Dakota-Kansas, and California. At the income level $1,000–$1,249, fewer than one-fifth of the families in the last-named sections reduced the principal of the mortgage, while in other sections, the proportion equalled or exceeded 25 percent. Average decreases in mortgage indebtedness (based on families making payments) tended to be largest in the cattle-range section of South Dakota, Montana, and Colorado, and smallest in the self-sufficing counties of western North Carolina and the Georgia-Mississippi cotton section. At the income level $1,000–$1,249, the families in the cattle-range section made mortgage payments averaging $389, compared with averages ranging between $150 and $200 in the Southeast sections (table 15).

The proportion of families increasing their mortgage debt was greatest in the sections of the Plains and Mountain region, being 9 percent of all families surveyed in the South Dakota–Montana–Colorado section at the income level $1,000–$1,249, 6 percent in Kansas and North Dakota, and fewer than 3 percent in other sections. Among families increasing the amount owed on mortgages, those in the Southeast sections had the lowest average addition to their indebtedness. The net change in mortgage debt for all families as a group took the form of a decrease in all sections except those in the Plains and Mountain region (table 29).

## Insurance Payments and Installment Balances

A few of the farm sections differed considerably from the others with respect to insurance payments, reflecting the peculiar characteristics and nature of the section rather than a conformation to a regional pattern. At most income levels both the proportion of families paying premiums and the average size of the payment were larger in the New Jersey and the California sections than in the 10 other units. The New Jersey section, in particular, resembled the villages and small cities more closely than did the others. In the income class $1,000–$1,249, for example, 75 percent of the families in New Jersey and 54 percent in California paid premiums on insurance policies as compared with percentages ranging from 34 to 52 in most of the other sections. Percentages for the five village units ranged from 51 to 82 at this level; for cities, from 65 to 86. Average payments of families with insurance were $135 in New Jersey and $97 in California, whereas the average for farm families at this level in most other sections fell within the range $35–$75 (tables 14, 28, and 32).

The families in the self-sufficing counties of western North Carolina ranked below the other sections at low and intermediate levels with respect to proportion paying premiums. Perhaps the comparatively small amount of cash received by many of this group limited amounts available for insurance. At the upper income levels, where the self-sufficing section was not represented, the Pennsylvania–Ohio counties generally ranked low; in the class $2,500–$2,999, for example, only 33 percent of the latter families paid insurance premiums, whereas in the other sections the comparable percentages ranged from 46 percent in South Dakota, Montana, and Colorado to

94 percent in New Jersey. Average premium payments made by the families in Pennsylvania and Ohio were generally not much below the averages for the other sections.

With these exceptions—a relatively high percentage of families spending for insurance and a high average payment in the New Jersey and California units and a relatively low percentage in the Pennsylvania and Ohio and the North Carolina self-sufficing units—few consistent intersectional differences appeared. The percentage of families paying premiums tended to be in one of the upper ranks in the Georgia–Mississippi and Vermont sections; in one of the lower ranks in the Washington–Oregon and the South Dakota–Montana–Colorado sections, thus conforming to the regional pattern observed in the case of the small-city and village units. Families in the three Southeast units paid smaller average premiums than those in other sections at income levels below $2,500. Otherwise generally consistent differences among the sections with respect to the size of the premiums did not appear.

The proportion of families reporting an increase in balances owed on installment purchases was comparatively high in three widely separated farming sections—Vermont, Illinois–Iowa, and North Carolina–South Carolina. The Pennsylvania–Ohio and self-sufficing sections generally held the lowest ranks. At the income level $1,000–$1,249, 14 or 15 percent of the families in the Vermont, Illinois–Iowa, and North Carolina–South Carolina sections had increased the amount owing on installment purchases; in contrast, proportions for Pennsylvania and Ohio and for western North Carolina were less than 3 percent. In all sections except the self-sufficing, the number of families increasing the amount they owed exceeded the number with decreases (tables 14 and 30).

Families augmenting their indebtedness had comparatively high average increases in the grain and livestock sections of North Dakota and Kansas and of Illinois and Iowa, where expensive types of farm machinery are widely used. California also held one of the upper ranks at most levels probably because electrical equipment for the home and the farm are more commonly used than in many other areas. The ranking of no unit, however, was consistent throughout the income scale.

## Changes in Assets and Liabilities Among Part-Time Farm Operators' Families

The special study of part-time farm operators' families in Oregon provides the basis for some general inferences on the differences between the full-time and the part-time groups. Consumption took a greater part of family income among the Oregon part-time families than among the full-time farm families in Washington and Oregon. Hence the average net deficit of the lower income classes was greater, the average net surplus of the upper income classes smaller for the part-time group. At the income level $1,750–$1,999, the part-time operators' families had an average net surplus of $266, or 14 percent of their average income; while the full-time group had an average net surplus of $407, almost 22 percent of income (tables 13 and 23).

The families of part-time farm operators resembled village families more than full-time farm families in the pattern of changes in assets and liabilities. The investment in the farm business was a less important, the insurance premium a more important component of the changes in assets for part-time than for full-time farm families. On the other side of the ledger, part-time farm families, like village families, apparently used installment credit more often than those depending on farm operation for the greater part of their income. In the classes in the range $1,000–$2,499, more part-time than full-time families had mortgages on their farms. The proportion of farm-owning families with mortgages that decreased such debt was, furthermore, greater for the part-time group, while the average amount of the decrease was generally smaller (table 15). It is probable that the part-time group financed the repayment of mortgage loans on terms similar to those usual in cities and villages, whereas the mortgage terms for the full-time farms may have been adjusted to the less regular flow of farm income.

These differences between the part-time and the full-time group are well illustrated by the income class $1,750–$1,999. Nearly two-thirds of the families in the part-time group paid insurance premiums compared with fewer than half, 49 percent, in the full-time group; the average premium paid was about $90 for both. Only 16 percent of the part-time compared with 40 percent of the full-time group had a net increase in business investments, and the average net increase among such families was $176 for the former families, $276 for the latter (table 14).

Two-thirds of the part-time families that owned their farms had mortgage indebtedness; 53 percent of the full-time group. Of those with mortgaged farms 75 percent of the part-time, 52 percent of the full-time farm families decreased the principal during the year (table 15).

Thus in the structure of savings and debt as in the pattern of consumption, the part-time farm families appear to be a transitional group between the farm and the village.

# SECTION 5. OCCUPATIONAL DIFFERENCES IN CHANGES IN ASSETS AND LIABILITIES

## Native-White Families in the Middle Atlantic and North Central Region

### Classification of Families by Occupation

Small-city and village families were grouped into two broad occupational classifications—(1) clerical, business, and professional, and (2) wage-earner—for the study of the details of family consumption and changes in assets and liabilities. In comparing the two occupational groups, the great variety of pursuits included in each must be considered (see Methodology and Appraisal, Occupational Classification). Some of the differences between the two groups probably are obscured by the diversity of jobs included in each classification. Differences between a retail store owner's family and that of a college professor (both in the business and professional group) with respect to forms of investment and of credit used may be greater than differences between the former and a skilled wage earner's family.

Differences in income distribution and family composition of the two occupational groups must be borne in mind also. The median income of the clerical, business, and professional families studied in the villages of the Middle Atlantic and North Central region was considerably higher than that of the wage-earner group, $1,530 as compared with $1,007. There is likelihood, too, that the financial resources of families of the former group were somewhat greater than those of the latter—a difference that would affect savings patterns and the use of credit. Families of wage earners were larger at most income levels and some of the differences between the two groups may be a reflection of family size rather than of ways of using income and standards of living.

The data relating to changes in assets and liabilities, insurance premiums, and installment balances of the two occupational groups presented in this volume are for the small cities and villages in the Middle Atlantic and North Central region (tables 37 and 38). In the discussion that follows, illustrations are drawn, for the most part, from the villages of this region. For the other small-city and village units, data on the number of families having either a surplus or a deficit, the average surplus or deficit of those having, and the average net change based on all families are shown for the occupational groups in the report Family Income and Expenditures, Part 2, Family Expenditures, Urban and Village Series, Miscellaneous Publication 396. Only data on insurance premium payments are shown by occupation in this volume for these units (table 39).

## Surplus or Deficit

Wage-earner families tended to have a smaller net deficit in the lower income classes and a larger net surplus at the upper levels than families of the clerical, business, and professional group. At the level $500–$749, for example, wage-earner families in the villages of the Middle Atlantic and North Central region had an average net deficit of $72 while the white-collar group went "in the red" by an average of $103; at the level $1,500–$1,749, the former group had a net surplus of $109, the latter only $79. At the former level, the deficit of the wage-earner group was 11 percent of its aggregate income as compared with 16 percent for the clerical, business, and professional group. At the latter level, savings were 7 and 5 percent, respectively, of the aggregate income of the two occupational groups (tables 16 and 37).

TABLE 16.—SURPLUS AND DEFICIT (BY OCCUPATION): *Percentage of families having a net surplus or a net deficit, and average amounts reported, by occupation and income, Middle Atlantic and North Central village analysis unit,[1] 1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Percentage [2] of families having— | | | | | | Average [2] net surplus or deficit (−) (based on all families) | | Average [3] net surplus (based on families having) | | Average [4] net deficit (based on families having) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Net surplus | | Net deficit | | Neither a surplus nor deficit | | | | | | | |
| | Wage-earner | Clerical, business, and professional | Wage-earner | Clerical, business, and professional | Wage-earner | Clerical, business, and professional | Wage-earner | Clerical, business, and professional | Wage-earner | Clerical, business, and professional | Wage-earner | Clerical, business, and professional |
| | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* | *Dol.* |
| All incomes | 51.4 | 63.8 | 35.6 | 27.7 | 13.0 | 8.5 | 14 | 142 | 147 | 339 | 172 | 291 |
| 250–499 | 9.5 | ------- | 65.5 | ------- | 25.0 | ------- | −124 | ----- | 20 | ----- | 188 | ----- |
| 500–749 | 22.4 | 28.3 | 52.8 | 51.9 | 24.8 | 19.8 | −72 | −103 | 44 | 63 | 153 | 239 |
| 750–999 | 47.2 | 44.2 | 35.9 | 37.4 | 16.9 | 18.4 | −16 | −48 | 74 | 100 | 140 | 247 |
| 1,000–1,249 | 60.7 | 59.7 | 29.4 | 32.8 | 9.9 | 7.5 | 15 | −19 | 109 | 117 | 172 | 271 |
| 1,250–1,499 | 61.0 | 58.6 | 33.3 | 33.0 | 5.7 | 8.4 | 22 | −3 | 136 | 178 | 187 | 323 |
| 1,500–1,749 | 74.4 | 66.9 | 23.3 | 22.7 | 2.3 | 10.4 | 109 | 79 | 212 | 210 | 209 | 270 |
| 1,750–1,999 | 68.0 | 72.4 | 29.2 | 23.3 | 2.8 | 4.3 | 86 | 142 | 266 | 311 | 338 | 332 |
| 2,000–2,249 | 84.7 | 78.9 | 11.9 | 16.9 | 3.4 | 4.2 | 295 | 254 | 386 | 390 | 229 | 262 |
| 2,250–2,499 | | 71.1 | | 25.0 | | 3.9 | | 270 | | 494 | | 315 |
| 2,500–2,999 | 70.0 | 83.7 | 10.0 | 14.3 | 20.0 | 2.0 | 228 | 409 | 339 | 548 | [5] 93 | 326 |
| 3,000–3,999 | [6]100.0 | 92.3 | [6].0 | 6.2 | [6].0 | 1.5 | 1,024 | 610 | 1,024 | 704 | ----- | 1,542 |
| 4,000–4,999 | ----- | 90.5 | ----- | 9.5 | ----- | .0 | ----- | 1.275 | ----- | 1,447 | ----- | [5] 362 |
| 5,000–9,999 | ----- | 100.0 | ----- | .0 | ----- | .0 | ----- | 2,870 | ----- | 2,870 | ----- | ----- |

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[1] See Glossary for definition of terms used in this table.

[2] Based on the total number of families in each class (table 37).

[3] Based on the corresponding number of families in each class having a net surplus (table 37). These averages are from the report Family Income and Expenditures, Part 2, Urban and Village Series, Misc. Pub. 396.

[4] Based on the corresponding number of families in each class having a net deficit (table 37). These averages are from the report Family Income and Expenditures, Part 2, Urban and Village Series, Misc. Pub. 396.

[5] Average based on fewer than 3 cases.

[6] Percentage based on fewer than 10 cases.

Among families of the same income class, the proportion having a surplus tended to be greater for the wage-earner than for the white-collar group. At the level $1,500–$1,749 in these villages, 74 percent of the former had a surplus compared with 67 percent of the latter. The proportion reporting no change—neither a surplus nor a deficit—did not differ greatly, being comparatively small for both groups at most levels above $1,000. The average surplus of the families that were getting ahead financially (not of the income group as a whole, as shown above) was somewhat smaller for the wage-earner than the white-collar group at most income levels—$109 compared with $117 at the level $1,000–$1,249, for example. In some other units, however, differences were less consistent; the average surplus of the wage-earner families having savings exceeded that of the other occupational group at more than half of the comparable levels in the small cities of this region.

The relative number of families ending the year with a deficit was much the same for the two groups; at some levels the percentage was slightly larger for the wage earners; at others, smaller. The average deficit incurred by families going "in the red" was smaller for the wage-earner than for the white-collar group—$172 compared with $271, for example, at the level $1,000–$1,249. Deficits of $200 or more were less frequent in the wage-earner group; at the income level cited above, the percentage of families having deficits exceeding $200 was 8 percent while it was 12 percent for the white-collar group (table 37).

### Changes in Assets and Liabilities

The relative number of families decreasing their assets was somewhat smaller among wage-earner than among white-collar families at most income levels; but in the villages the two groups did not differ consistently with respect to the proportion having a net increase, since many families reported no change in assets. At the level $1,000–$1,249, 14 percent of the wage-earner families in these villages had net decreases in assets, 68 percent net increases, and 18 percent no change; for the clerical, business, and professional group the percentages were 16, 71, and 13 (table 38). In the small cities, the wage-earner group tended to include a relatively greater proportion of families having a net increase in assets.

The average net increase and the average net decrease in assets among families having such a change were not clearly associated with the occupational grouping. In the villages, the average amount for wage-earner families having a net increase in assets was smaller than for the white-collar families of the same income class, but in the cities, averages for the wage-earner group tended to be the greater.

Both in the villages, and in the cities the percentage of families having a net decrease in liabilities was greater for the wage-earner than for the white-collar families at most income levels. The percentage with a net increase in the wage-earner group did not differ consistently from that in the other occupational group in the villages, but in the small cities the former group tended to rank the higher. The average net increase in debt among families having such a change was almost without exception lower for the wage earners. Village wage-earner families in the income class $1,000–$1,249, increasing their indebtedness, had an average change of $154; the other occupational group, $366. In the villages the average net decrease in liabilities for families reducing their indebtedness was not clearly related to occupational grouping, but in the cities averages for the white-collar group were the greater.

## Insurance Payments and Installment Balances

Wage-earning families in both small cities and villages tended to pay smaller premiums on life insurance policies and annuities than did clerical, business, and professional families with comparable incomes. The proportion of families that carried insurance was, on the other hand, generally similar in the two occupational groups except in the villages of the Plains and Mountain region, where the wage-earner families tended to rank below the others, as is illustrated by the following figures for the income class $1,500–$1,749:

| Analysis unit: | *Percentage of families paying life insurance premiums in specified occupational group—* Wage-earner | Clerical, business, and professional |
|---|---|---|
| Small-city: | | |
| North Central | 79.4 | 80.9 |
| Plains and Mountain | 77.2 | 77.4 |
| Pacific | 72.9 | 69.0 |
| Southeast | 87.0 | 79.5 |
| Village: | | |
| New England | 78.0 | 83.3 |
| Middle Atlantic and North Central | 69.8 | 68.8 |
| Plains and Mountain | 53.8 | 82.6 |
| Pacific | 60.2 | 67.0 |
| Southeast | 79.5 | 70.8 |

The wage-earning families spending for life insurance paid premiums averaging less than those paid by the clerical, business, and professional families at most income levels in most analysis units. The difference between the two averages was usually less than $50, as is illustrated by the following figures for the income class $1,500–$1,749:

| Analysis unit: | *Average insurance premiums of families making payments in specified occupational group—* Wage-earner | Clerical, business, and professional |
|---|---|---|
| Small-city: | | |
| North Central | $79 | $109 |
| Plains and Mountain | 81 | 85 |
| Pacific | 77 | 91 |
| Southeast | 72 | 106 |
| Village: | | |
| New England | 88 | 89 |
| Middle Atlantic and North Central | 83 | 108 |
| Plains and Mountain | 56 | 105 |
| Pacific | 75 | 85 |
| Southeast | 61 | 86 |

The proportion of families that settled or surrendered insurance policies during the report year was small—only 1 or 2 percent in both occupational groups. The proportion surrendering policies, however, was generally greater than the proportion settling in the wage-earner group, while the reverse tended to be true for the white-collar families. Of the wage-earning families in the North Central small-city unit with incomes in the $500–$3,999 range, 1.5 percent settled and 1.8 percent surrendered insurance policies, whereas percentages for the clerical, business, and professional group were 2.3 for families settling and 1.6 for families surrendering. In the Middle Atlantic and North Central villages similar percentages for the wage-earner group were

1.8 and 2.2, as compared with 2.1 and 1.8 percent of the families settling and surrendering policies, respectively, in the white-collar group.

Wage-earner families apparently make more widespread use of installment credit than families of the clerical, business, and professional group. More had balances owing on installment purchases at the year's end and more had increased the amount they owed since the beginning of the year. At the income level $1,500–$1,749 in the villages of the Middle Atlantic and North Central region, for example, 21 percent of the former families had increased the balances owing compared with 10 percent of the latter (table 38).

Although more wage-earner families had increased their installment indebtedness during the year, these families did not have as large an average addition to the amount owed as those of the white-collar group, as is indicated below:

| | *Net increases in balances owed on installment purchases* | |
|---|---|---|
| Family-income class: | *Wage-earner families* | *Clerical, business, and professional families* |
| $500–$749 | $66 | $213 |
| $1,000–$1,249 | 73 | 140 |
| $1,500–$1,749 | 139 | 205 |
| $1,750–$1,999 | 196 | 160 |
| $2,500–$2,999 | 164 | 279 |

This difference probably is a reflection of occupational differences with respect to price paid for automobiles purchased, since the automobile represents the major share of increases in installment indebtedness. Wage-earner families buying automobiles were more likely to patronize the used-car market than were white-collar families at the same income level. (See the report Family Expenditures for Automobile and Other Transportation, Misc. Pub. 415.)

## Mortgages on Owned Homes

The occupational class to which a family belonged appeared to have little relation to home tenure, except in the Southeast, where in some mill communities company-owned homes were widely used by wage-earner families. In other regions, given the same income, a wage-earner family was as likely to own its home as was a family in the clerical, business, and professional group. Owned homes of families in the former group, however, had a lower average rental value at most income levels. In general, there were no marked differences between the two occupational groups with respect to the proportion of owners whose homes were mortgaged except in the Pacific small cities where the percentage for the white-collar group was the higher at all income levels. However, there appeared to be some tendency for the proportion of families with mortgaged homes that decreased the principal during the year to be higher for the wage-earner group. In the small cities of the North Central region, at the income level $1,250–$1,499, 65 percent of the wage-earner home-owning families with mortgages made payments on such indebtedness, 51 percent of the comparable white-collar group (table 17).

TABLE 17.—MORTGAGES ON OWNED HOMES (BY OCCUPATION): *Percentage of families owning homes, percentage of owners having mortgaged homes, percentage of the families having mortgages that reduced the principal, and average net decrease in the principal of mortgages, by occupation for selected income classes, selected village and small-city analysis units,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Wage-earner families | | | | Clerical, business, and professional families | | | |
|---|---|---|---|---|---|---|---|---|
| | Families owning homes[2] | Owning families having mortgages[3] | Net decreases in mortgages on owned homes | | Families owning homes[2] | Owning families having mortgages[3] | Net decreases in mortgages on owned homes | |
| | | | Families[4] | Average amount[5] | | | Families[4] | Average amount[5] |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | *Percent* | *Percent* | *Percent* | *Dollars* | *Percent* | *Percent* | *Percent* | *Dollars* |
| 750–999 | 38 | 34 | 51 | 95 | 45 | 32 | 38 | 103 |
| 1,000–1,249 | 48 | 39 | 54 | 349 | 51 | 37 | 61 | 73 |
| 1,250–1,499 | 51 | 40 | 61 | 144 | 50 | 42 | 49 | 148 |
| 1,500–1,749 | 44 | 32 | 56 | 150 | 57 | 38 | 58 | 122 |
| 1,750–1,999 | 51 | 46 | 71 | 157 | 53 | 37 | 59 | 189 |
| 2,000–2,249 | 58 | 21 | [6] 100 | 662 | 60 | 41 | 66 | 182 |
| 2,250–2,499 | | | | | 58 | 32 | 29 | 302 |
| 2,500–2,999 | 70 | 29 | [6] 75 | 217 | 62 | 30 | 39 | 297 |
| SOUTHEAST VILLAGES | | | | | | | | |
| 750–999 | 10 | 29 | [6] 75 | 68 | 34 | 29 | 73 | 62 |
| 1,000–1,249 | 15 | 32 | [6] 14 | [7] 168 | 36 | 23 | 73 | 125 |
| 1,250–1,499 | 16 | 50 | [6] 78 | 191 | 35 | 31 | 74 | 128 |
| 1,500–1,749 | 28 | 28 | [6] 100 | 169 | 35 | 20 | 100 | 193 |
| 1,750–1,999 | 12 | [6] 20 | [6] 0 | -------- | 43 | 39 | 64 | 161 |
| 2,000–2,249 | 27 | [6] 43 | [6] 67 | [7] 642 | 54 | 32 | 82 | 186 |
| 2,250–2,499 | | | | | 48 | 33 | 53 | 230 |
| 2,500–2,999 | ------- | ------- | ------- | -------- | 61 | 24 | 89 | 282 |
| NORTH CENTRAL SMALL CITIES | | | | | | | | |
| 750–999 | 33 | 47 | 55 | 89 | 33 | 50 | 43 | 196 |
| 1,000–1,249 | 41 | 57 | 59 | 120 | 42 | 52 | 58 | 241 |
| 1,250–1,499 | 47 | 43 | 65 | 126 | 50 | 38 | 51 | 121 |
| 1,500–1,749 | 55 | 53 | 66 | 163 | 48 | 53 | 62 | 227 |
| 1,750–1,999 | 53 | 60 | 65 | 166 | 46 | 51 | 68 | 211 |
| 2,000–2,249 | 60 | 52 | 71 | 168 | 54 | 35 | 81 | 328 |
| 2,250–2,499 | 63 | 47 | 80 | 188 | 59 | 48 | 78 | 244 |
| 2,500–2,999 | 73 | 41 | 89 | 228 | 53 | 43 | 81 | 317 |
| PACIFIC SMALL CITIES | | | | | | | | |
| 750–999 | 27 | 50 | [6] 78 | 98 | 38 | 61 | 64 | 109 |
| 1,000–1,249 | 32 | 44 | 88 | 103 | 23 | 50 | [6] 67 | 132 |
| 1,250–1,499 | 46 | 33 | 92 | 120 | 29 | 57 | 71 | 154 |
| 1,500–1,749 | 45 | 37 | 93 | 126 | 43 | 41 | 80 | 175 |
| 1,750–1,999 | 37 | 43 | 92 | 112 | 48 | 56 | 85 | 221 |
| 2,000–2,249 | 48 | 57 | 75 | 214 | 50 | 70 | 80 | 230 |
| 2,250–2,499 | 56 | 50 | 100 | 218 | 55 | 55 | 82 | 260 |
| 2,500–2,999 | 69 | 58 | 79 | 237 | 55 | 71 | 86 | 234 |

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[1] See Glossary for definition of terms used in this table.

[2] Percentages are based on the total number of families in each class.

[3] The number of families incurring interest charges (from which the percentages in this column were computed) is assumed to be the total number having mortgage indebtedness, since all families that had interest payments falling due during the report year were included, regardless of whether they were paid. Percentages are based on the number of owning families in each class.

[4] Percentages are based on the corresponding number of families in each class that had mortgages on owned homes.

[5] Averages are based on the corresponding number of families in each class that had a net decrease in mortgages on owned homes.

[6] Percentage based on fewer than 10 cases.

[7] Average based on fewer than 3 cases.

The average reduction in the principal of the mortgage made by owning families decreasing such indebtedness was generally lower for wage-earner than for white-collar families of the same income class, $163 compared with $227 at the level $1,500–$1,749 in the North Central cities, for example. In view of the fact that the wage earners' homes were of lower average value [1] this may indicate a lower mortgage debt. On the other hand, it may indicate mortgages of longer amortization terms; the wage-earner family may not expect any appreciable rise in family income over a period of time and consequently may accept a payment plan extending over a longer period than is usual for the clerical, business, and professional group.

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[1] Additional data on rental value of owned homes, tenure, and housing expenditures of the occupational groups are presented in the following reports from this study: Family Housing and Facilities, Misc. Pub. 399; Family Expenditures for Housing and Household Operation, Urban and Village Series, Misc. Pub. 432; and the regional volumes Family Income and Expenditures, Part 1, Family Income, Urban and Village Series: Southeast region, Misc. Pub. 375; Pacific region, Misc. Pub. 339; Plains and Mountian region, Misc. Pub. 345; Middle Atlantic, North Central, and New England regions, Misc. Pub. 370.

# SECTION 6. CHANGES IN ASSETS AND LIABILITIES AS RELATED TO FAMILY COMPOSITION

## Native-White Families in the Middle Atlantic and North Central Region

### Classification of Families by Type

Ways of spending of families are affected not only by income but also by the number and age of persons to be maintained. To make possible a study of consumption as affected by family composition, families have been classified in type groups on the basis of the number of members other than husband and wife and their age—whether they were under 16 or were 16 or older.

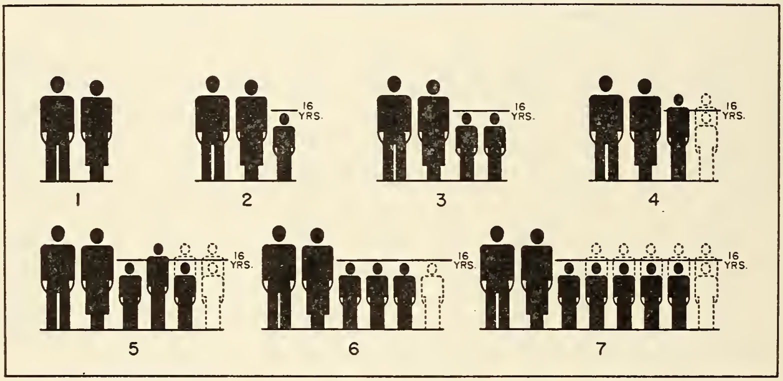

Figure 4.—Definitions of family types: Illustrations of the definitions of the seven types used in classification of families for the consumption study. Possible variations in the number and age class of persons other than husband and wife are indicated by dotted lines.

The classification of a large number of families in a few groups implies that each group will present considerable variation in the age and, to some extent, in the number of family members. By definition, however, some groups vary less than others. In types 1, 2, and 3, the number of persons is rigidly specified and those other than the husband and wife must be in a given age class, i. e., under 16. Definitions of other types have greater flexibility both as to number and age of family members. The seven types for which consumption data are presented are described in figure 4; dotted lines are used where variation in age class or in number of persons, or in both, is permitted by definition. (See Methodology and Appraisal, Family-type Classification.)

The classification of families by type tended to define within broad limits the age of the husband and wife, except for families of type 1. Families of this latter type, composed of husband and wife only, were fairly evenly distributed over the entire age range. In the villages of the Middle Atlantic and North Central region, for example, about one-third were under 40; one-third, in the range 40–59; and one-third, 60 or older.

Families of types 2, 3, and 6 had one, two, and three or four children under 16, respectively, and no other family members except husband and wife. These type groups, therefore, included the great majority of the younger families; the median age of the husbands in the three type groups ranged from 35 to 37 years in the villages of the Middle Atlantic and North Central region.

Families of types 4 and 5, by definition, included at least one son or daughter (or other family member not the husband or wife) who was 16 or older. The large families of type 7 (seven or eight members) usually had one or more members in this older class, though this was not required by definition. In type 4 the median age of husbands was 52 years in villages of this Central region; in type 5, 47; in type 7, 43 (table 36).

Data on family consumption and changes in assets and liabilities were obtained from families of all seven types in cities, villages, and farm sections of the Middle Atlantic and North Central region and in the villages and farm sections of the Southeast; in other communities, from families of the first five types only (see Methodology and Appraisal, Family-type Classification). Average changes in assets and liabilities and the data on insurance payments and installment balances for each of the seven types are presented in this report for four analysis units—the city and village units and two farm sections—Pennsylvania-Ohio and Illinois-Iowa—of the Middle Atlantic and North Central region (tables 37 and 38). For other units, family types are combined as follows: Types 1, 2 and 3, 4 and 5, 6 and 7. The data on insurance—the only data shown for family-type groups for these units—are given for these groupings (table 40).

## Surplus and Deficit

The two-person families of type 1 generally had a smaller average net deficit than any of the six other types in the lower income classes, while the families of types 5 and 7 (five to eight members) had the largest deficit. In the upper part of the income range, the average net surplus of families of type 1 tended to be largest; that of types 5 and 7, the smallest. Among village families at the level $750–$999 the average deficit was $12 for type 1, $78 for type 5, $59 for type 7, and between $17 and $25 for the four other types. At the level $2,000–$2,499, type 1 families had an average net surplus of $381 compared with $123 for type 5 and a deficit of $59 for type 7. In the Illinois-Iowa farm section, at the income level $750–$999, families of type 1 had an average surplus of $9; families of type 5, an average net deficit of $467; and those of type 7, a net deficit of $231 (table 18).

The percentage of families having a deficit tended to be lower and the percentage having a surplus higher among families of type 1 than among those of other types. Differences among the types were most clearly indicated, however, in the amount of surplus accumulated.

The average amount among families having a surplus was, in general, greatest for families of type 1 and least for those of types 5, 6, and 7; at the level $750–$999, village families of type 1 had an average surplus of $97; those of type 5, $65; those of type 6, $43; and those of type 7, $52. About one-fifth of the type 1 families and only 5 percent of those of types 6 and 7 had a surplus amounting to $100 or more. For farm families at that level, the percentages were 37 for type 1, 4 for type 6, and zero for type 7 (tables 18 and 37).

TABLE 18.—SURPLUS OR DEFICIT (BY FAMILY TYPE): *Percentage of families having a net surplus or a net deficit, average amounts reported, and percentage of families having a surplus of $100 or more, by family type for selected income classes, Middle Atlantic and North Central village and Illinois-Iowa farm analysis units,[1] 1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Income class and family type | Middle Atlantic and North Central villages | | | | | | Illinois-Iowa farms | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families having [2]— | | | Average [2] net surplus or deficit (−) (all families) | Average [3] surplus, based on families having | Average [4] deficit, based on families having | Families having [2]— | | | Average [2] net surplus or deficit (−) (all families) | Average [3] surplus, based on families having | Average [4] deficit, based on families having |
| | Surplus | Deficit | Surplus of $100 or more | | | | Surplus | Deficit | Surplus of $100 or more | | | |
| $750–$999: | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* |
| Type 1 | 50 | 28 | 19 | −12 | 97 | 217 | 57 | 33 | 37 | 9 | 149 | 224 |
| Type 2 | 51 | 39 | 18 | −21 | 81 | 162 | 34 | 56 | 20 | −150 | 140 | 353 |
| Type 3 | 42 | 42 | 15 | −25 | 74 | 133 | 23 | 73 | 8 | −191 | 86 | 289 |
| Type 4 | 44 | 37 | 14 | −20 | 88 | 159 | 38 | 62 | 22 | −125 | 124 | 278 |
| Type 5 | 33 | 45 | 8 | −78 | 65 | 208 | [5] 12 | [5] 88 | [5] 12 | −467 | [6] 185 | 560 |
| Type 6 | 57 | 36 | 5 | −17 | 43 | 115 | 15 | 85 | 4 | −323 | 95 | 399 |
| Type 7 | 30 | 40 | 5 | −59 | 52 | 186 | 6 | 94 | 0 | −231 | [6] 3 | 245 |
| $1,250–$1,499: | | | | | | | | | | | | |
| Type 1 | 66 | 28 | 44 | 59 | 196 | 251 | 75 | 17 | 67 | 248 | 351 | 90 |
| Type 2 | 64 | 29 | 43 | 44 | 184 | 254 | 76 | 24 | 68 | 192 | 346 | 295 |
| Type 3 | 58 | 40 | 30 | −24 | 110 | 206 | 92 | 8 | 92 | 295 | 349 | [6] 357 |
| Type 4 | 55 | 33 | 31 | −10 | 165 | 306 | 72 | 24 | 55 | 89 | 229 | 304 |
| Type 5 | 65 | 23 | 26 | 9 | 114 | 280 | 61 | 35 | 44 | 76 | 213 | 155 |
| Type 6 | 60 | 40 | 21 | −28 | 101 | 223 | 78 | 13 | 61 | 179 | 250 | 131 |
| Type 7 | 36 | 52 | 24 | −29 | 193 | 225 | 54 | 46 | 23 | −67 | 131 | 298 |
| $2,000–$2,499: | | | | | | | | | | | | |
| Type 1 | 78 | 20 | 75 | 381 | 563 | 299 | 95 | 5 | 96 | 991 | 1,043 | [6] 90 |
| Type 2 | 83 | 15 | 76 | 301 | 399 | 206 | 92 | 8 | 92 | 795 | 888 | [6] 320 |
| Type 3 | 69 | 31 | 62 | 201 | 380 | 204 | 100 | 0 | 100 | 725 | 725 | ------ |
| Type 4 | 75 | 17 | 59 | 255 | 385 | 200 | 93 | 7 | 89 | 671 | 746 | 350 |
| Type 5 | 87 | 13 | 70 | 123 | 262 | 742 | 86 | 14 | 82 | 346 | 515 | 723 |
| Type 6 | 87 | 0 | 60 | 290 | 335 | ------ | 93 | 7 | 87 | 628 | 694 | [6] 301 |
| Type 7 | [5] 57 | [5] 43 | [5] 29 | −59 | 164 | 357 | [5] 67 | [5] 33 | [5] 67 | 252 | 509 | 264 |

[1] See Glossary for definition of terms used in this table.

[2] Based on the total number of families in each class (table 37).

[3] Based on the corresponding number of families in each class having a net surplus (table 37). These averages are from the reports Family Income and Expenditures, Part 2.

[4] Based on the corresponding number of families in each class having a net deficit (table 37). These averages are from the reports Family Income and Expenditures, Part 2.

[5] Percentage based on fewer than 10 cases.

[6] Average based on fewer than 3 cases.

## Changes in Assets and Liabilities

The variations among the types with respect to changes in assets and liabilities were apparently spread throughout the separate items, so that no one item or group of items showed a very clear association with family composition. Some of the tendencies toward variation, however, are noted in the following discussion.

The percentage of families having a net increase in assets tended to be lower among families of types 4, 5, and 7 than among those of other types. Thus, among farm families at the income level $1,500–$1,749, the proportion having a net increase in assets was 60 percent for type 7, 69 for type 4, 74 for type 5, and 82 to 100 percent for other types (table 38). These types (4, 5, and 7), especially in the farm section, also tended to include a relatively larger number of families with a net decrease in assets than did the others. The tendency for the older families to rank low with respect to a net increase in assets may be an indication of the greater net worth already achieved. The older family may already have bought a home or a farm. Furthermore, expenditures for sons and daughters in families of these types are generally higher than for younger children. A fair number of these families make use of funds accumulated during previous years to finance a son or daughter in college.

Among families increasing their assets, the average net increase tended to be lowest for types 5 and 6. In the villages, at the income level $1,250–$1,499, for example, the averages for these two types were $111 and $127; for other types, between $151 and $201. Decreases in assets apparently were not related to family composition.

The relative number of families having a net increase in liabilities was lower for type 1 than for other types. In the villages, the families of type 7 tended to rank high in this respect; in the farm section, those of types 5, 6, and 7. At the income level $1,000–$1,249, for example, 21 percent of the village families of type 1 compared with 48 percent of those of type 7 had a net increase in liabilities. On the other hand, the percentage of families having a net decrease in liabilities showed no marked difference among the types.

## Insurance Payments and Installment Balances

The large families of type 7 tended to rank low at most income levels—usually in sixth or seventh place among the seven type groups—with respect to proportion paying premiums on life insurance or annuities. This was true in the small cities, in the villages for the income groups under $1,750, and in one of the farm sections of the Central region. Ranks of the other type groups did not follow any consistent pattern throughout the four units or even in any one unit. Almost no evidence appears of consistent family-type differences with respect to the average size of premium payments from income level to income level or from one analysis unit to another (table 38).

The percentage of families having an increase in balances owing on installment purchases tended to be low among families of type 1; this group generally ranked in one of the three lowest positions among the seven groups in the small cities and the villages and in the Illinois-Iowa farm section. Families of types 3 and 6 in the cities and villages and families of type 7 in the farm section showed a tendency toward a comparatively high percentage with increased balances owing. The samples for type 7 families were apparently too small in the cities and villages to make comparisons possible between this type and others. In general, the differences among the types in the frequency of increases or decreases in installment debt were small enough that the average net change in balances owed did not bear any consistent relation to family composition.

## Mortgages on Owned Homes or on Owned Home Farms

Of the 5,067 families surveyed in the Middle Atlantic and North Central villages for the study of family income, 2,690 owned their homes and thus had nonmoney income from this source; 630 had income from rental property, 581 from interest and dividends, and 972 had some returns from investments in their business or professions. Apparently purchase of a home was one of the most popular ways of using surplus funds to get ahead financially; payment of premiums on insurance policies was the only type of use of surplus that was more frequently found in cities and villages. In farm sections, the ownership of the farm and its equipment was apparently the principal channel of investment, the number owning farms exceeding, in general, the number receiving income from any other type of investment.

The likelihood of home or farm ownership increases with the age of the family. In these villages the proportion of home owners increased from 14 percent among families in which the husband was under 30 to 68 percent for the age group 50–59 years and 84 percent for the group aged 60 or older. Income is also a determinant; the proportion of families of any given age group living in owned homes was greater at the higher than at the lower income levels (see the report Family Income and Expenditures, Part 1, Middle Atlantic, North Central, and New England regions, Urban and Village Series, Misc. Pub. 370).

Differences among the family types with respect to age distribution of husbands were thus accompanied by a difference in tenure distribution. Village families of types 1, 4, 5, and 7 in general included a greater proportion of home owners, especially at the lower income levels, than the younger families of types 2, 3, and 6. Of the families with incomes under $1,000, the proportion of home owners ranged from 13 to 30 percent for the three younger groups, from 37 to 61 percent for the four older (table 19). These younger types, however, showed a relatively greater increase in the frequency of home ownership with rising income.

Age differences among the family types are also reflected in the proportion of owned homes or owned home farms that were mortgaged. In cities, villages, and farm sections, the proportion of owners having mortgaged homes tended to be highest among the younger families of types 2, 3, and 6, many of whom doubtless had become owners fairly recently; the proportion tended to be lowest among the older families of types 1 and 4. In the villages, among the home-owning families with incomes in the range $1,000–$1,999, between 48 and 55 percent of those of types 2, 3, and 6 had mortgages on their property compared with 28 percent of type 1 and 34 percent of type 4. Families of types 5 and 7 tended to be in an intermediate position, 40 and 39 percent, respectively, having mortgaged homes at this income level.

The proportion of all owning families decreasing mortgages on their homes likewise tended to be highest among the younger families in each analysis unit; that is, the number reducing the principal was roughly in proportion to the number having mortgage indebtedness. There was no clear tendency for the percentage of families with mortgaged homes that reduced such debts to be associated with family composition.

TABLE 19.—MORTGAGES ON OWNED HOMES (BY FAMILY TYPE): *Percentage of families owning homes or home farms; percentage of owners having mortgages, percentage of the families having mortgages that reduced the principal, and average net decrease in the principal of mortgages, by family type for selected income classes, Middle Atlantic and North Central small-city, village, and farm analysis units,[1] 1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family type | Income classes under $1,000 | | | | Income classes $1,000–$1,999 | | | | Income classes $2,000–$2,999 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families owning homes or home farms [2] | Owning families having mortgages [3] | Net decreases in mortgages on owned homes or home farms | | Families owning homes or home farms [2] | Owning families having mortgages [3] | Net decreases in mortgages on owned homes or home farms | | Families owning homes or home farms [2] | Owning families having mortgages [3] | Net decreases in mortgages on owned homes or home farms | |
| | | | Families [4] | Average [5] amount | | | Families [4] | Average [5] amount | | | Families [4] | Average [5] amount |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Dol.* |
| Type 1 | 61 | 20 | 41 | 181 | 53 | 28 | 60 | 114 | 60 | 27 | 64 | 352 |
| Type 2 | 30 | 38 | 45 | 122 | 39 | 48 | 65 | 155 | 50 | 43 | 85 | 228 |
| Type 3 | 15 | 42 | [6] 37 | 62 | 38 | 52 | 62 | 102 | 47 | 56 | 30 | 415 |
| Type 4 | 57 | 26 | 48 | 69 | 68 | 34 | 54 | 341 | 70 | 25 | 50 | 223 |
| Type 5 | 37 | 42 | 45 | 88 | 59 | 40 | 57 | 188 | 67 | 30 | [6] 62 | 660 |
| Type 6 | 13 | 30 | [6] 67 | [7] 338 | 34 | 55 | 46 | 118 | 48 | 45 | [6] 40 | [7] 100 |
| Type 7 | 50 | 48 | [6] 29 | [7] 60 | 45 | 39 | 38 | 64 | 64 | [6] 29 | [6] 50 | [7] 36 |
| NORTH CENTRAL SMALL CITIES | | | | | | | | | | | | |
| Type 1 | 48 | 31 | 48 | 74 | 51 | 39 | 58 | 178 | 58 | 29 | 92 | 293 |
| Type 2 | 16 | 74 | 59 | 82 | 37 | 59 | 61 | 181 | 51 | 49 | 96 | 215 |
| Type 3 | 17 | 69 | 64 | 95 | 36 | 58 | 70 | 166 | 38 | 58 | 89 | 221 |
| Type 4 | 48 | 37 | 18 | 67 | 61 | 45 | 60 | 142 | 74 | 41 | 75 | 305 |
| Type 5 | 17 | 55 | [6] 17 | [7] 121 | 48 | 60 | 62 | 218 | 63 | 55 | 52 | 171 |
| Type 6 | 31 | 45 | [6] 20 | [7] 120 | 39 | 67 | 45 | 129 | 50 | [6] 83 | [6] 60 | 333 |
| Type 7 | 36 | [6] 75 | [6] 100 | 377 | 50 | 70 | 93 | 112 | 50 | [6] 100 | [6] 80 | 205 |
| PENNSYLVANIA-OHIO FARMS | | | | | | | | | | | | |
| Type 1 | 85 | 30 | 21 | 260 | 80 | 41 | 54 | 350 | 89 | 50 | 44 | 1,000 |
| Type 2 | 63 | 52 | 18 | 177 | 57 | 54 | 32 | 255 | 62 | 26 | [6] 50 | 333 |
| Type 3 | 50 | 71 | 18 | 58 | 55 | 61 | 37 | 238 | 50 | 45 | [6] 67 | 516 |
| Type 4 | 89 | 30 | 25 | 266 | 85 | 39 | 33 | 361 | 86 | 46 | 70 | 392 |
| Type 5 | 75 | 48 | 0 | ----- | 82 | 59 | 31 | 365 | 75 | 56 | 55 | 668 |
| Type 6 | 51 | 63 | 11 | [7] 125 | 46 | 77 | 35 | 234 | 44 | 71 | 60 | 422 |
| Type 7 | 57 | 84 | 5 | [7] 18 | 72 | 52 | 24 | 188 | 75 | 72 | 37 | 436 |
| ILLINOIS-IOWA FARMS | | | | | | | | | | | | |
| Type 1 | 52 | 55 | 25 | 311 | 40 | 56 | 43 | 419 | 61 | 41 | [6] 43 | 595 |
| Type 2 | 20 | 76 | 46 | 262 | 25 | 67 | 29 | 262 | 33 | [6] 67 | [6] 50 | [7] 564 |
| Type 3 | 22 | 77 | 30 | 170 | 22 | 70 | 50 | 303 | 23 | [6] 60 | [6] 0 | ----- |
| Type 4 | 54 | 51 | 19 | 147 | 49 | 56 | 29 | 334 | 52 | 59 | 27 | 560 |
| Type 5 | 33 | 58 | [6] 29 | [7] 52 | 32 | 72 | 14 | 202 | 41 | 67 | 42 | 394 |
| Type 6 | 31 | 69 | 45 | 134 | 12 | [6] 100 | [6] 38 | 180 | 18 | [6] 100 | [6] 50 | [7] 118 |
| Type 7 | 27 | [6] 50 | [6] 0 | ----- | 41 | 62 | 54 | 216 | 42 | [6] 40 | [6] 50 | [7] 162 |

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[1] See Glossary for definition of terms used in this table.

[2] Percentages are based on the total number of families in each class.

[3] For small-city and village families this column was computed from a count of families incurring interest charges on mortgages on homes. This is assumed to be the total number having mortgage indebtedness, since all families that had interest payments falling due during the report year were included, regardless of whether they were paid. Percentages are based on the number of owning families in each class.

[4] Percentages are based on the corresponding number of families in each class that had mortgages on owned homes or owned homes farms.

[5] Averages are based on the corresponding number of families in each class having net decrease in mortgages on owned homes or home farms.

[6] Percentage based on fewer than 10 cases.

[7] Average based on fewer than 3 cases.

Beyond a tendency for families of type 7 to rank low, there appeared to be no correspondence between family composition and the average amount of the decrease in mortgage principal among families reducing the amount of such indebtedness. The value of homes tended to be somewhat lower among large than small families of the same income. Furthermore, it is possible that the large families found it necessary to assume mortgages with smaller payments over a longer period since current income had to maintain more persons.

In farm areas, the association between home ownership and family type is similar to that found in cities and villages. However, because the family home and the farm business are inseparably bound together, many elements in addition to family composition must be considered. (See the discussion of tenure in the regional volumes Family Income and Expenditures, Part 1, Farm Series and the report Family Expenditures for Housing and Household Operation, Farm Series, Misc. Pub. 457.)

# SECTION 7. CHANGES IN ASSETS AND LIABILITIES OF NEGRO AND SHARECROPPERS' FAMILIES

## Southeast Region

### Negro Families Living in Villages and Small Cities and Those Operating Farms

Negro families in the Southeast, whether living in small cities, in villages, or on the farms they operated, tended to have a lower average deficit or a higher average surplus than white families at the same income level. Relatively more Negro than white families had a surplus and fewer had a deficit in each of these three types of communities at nearly every income level for which the number of cases is adequate for comparisons. Moreover, almost without exception, the average deficit incurred by families going "in the red" was smaller and the average surplus of the families getting ahead financially was larger for the Negro than for the white group (tables 20 and 24).

For most of the comparable groups, the proportion of families having a deficit as large as $100 was much lower for the Negro than the white group while the proportion having a surplus amounting to $100 or more was greater. At the income level $750–$999, for example, the proportion having a surplus of $100 or more was 19 percent for Negroes and 5 percent for white families in the small cities; 38 percent for Negro and 26 percent for white farm operators in the North Carolina-South Carolina section.

The average net change in assets was generally greater, the average net change in liabilities smaller for Negro than for white families in the same type of community and income class. In the small cities, Negro families at the income level $500–$749 had an average net increase in assets of $36 and a net increase in liabilities of $17; the corresponding group of white families had an average net increase in assets of $9, an average net increase in liabilities of $30. Negro families of farm operators at this income level in the North Carolina-South Carolina section had an average net increase in assets of $34 and a net increase in liabilities of $23 while the white operators' families had an average net increase in assets of $20 and a net increase in liabilities of $96 (tables 25, 27, 29, and 31).

Relatively more Negro than white families had increased their assets during the year; relatively fewer had decreased them. Among families increasing their assets, the average net addition was not consistently different for the two racial groups throughout all comparable income classes. Among families decreasing their assets, however, the average reduction tended to be smaller for Negro than for corresponding white groups. At the level $500–$749, the average was $102 for Negro and $181 for white farm operators' families in North and South Carolina.

The proportion of Negro families that had a net decrease in their liabilities was in general greater, the proportion that had a net increase, smaller, than among comparable groups of white families. The average net decrease among families reducing their debts tended to be somewhat lower for Negroes than for white groups.

TABLE 20.—SURPLUS AND DEFICIT (SHARECROPPERS, NEGROES): *Percentage of families having a net surplus or a net deficit, and average amounts reported, selected income classes, Southeast white sharecropper and Negro analysis units,*[1] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Negro families | | Negro farm operators | | Negro sharecroppers | | White sharecroppers | |
|---|---|---|---|---|---|---|---|---|
| | Southeast small cities | Southeast villages | North Carolina-South Carolina | Georgia-Mississippi | North Carolina-South Carolina | Georgia-Mississippi | North Carolina-South Carolina | Georgia-Mississippi |
| | Average [2] net surplus or deficit (based on all families) | | | | | | | |
| 0–249 | −$25 | −$21 | −$82 | −$82 | −$37 | −$10 | −$36 | −$43 |
| 250–499 | −4 | −8 | −53 | −6 | −5 | −2 | −31 | −26 |
| 500–749 | 18 | −1 | 11 | 27 | 38 | 25 | −3 | −18 |
| 750–999 | −27 | 15 | 70 | 87 | 94 | 36 | 18 | −15 |
| 1,000–1,249 | 67 | 66 | 148 | 216 | 141 | ---------- | 86 | ---------- |
| 1,250–1,499 | 156 | −28 | 240 | 337 | 212 | ---------- | 152 | ---------- |
| | Percentage [2] of families having a net surplus | | | | | | | |
| 0–249 | 32 | 17 | 21 | 10 | 14 | 21 | [3] 0 | 6 |
| 250–499 | 57 | 36 | 23 | 43 | 44 | 42 | 31 | 24 |
| 500–749 | 70 | 48 | 51 | 56 | 60 | 51 | 50 | 34 |
| 750–999 | 70 | 50 | 72 | 73 | 78 | 55 | 61 | 36 |
| 1,000–1,249 | 74 | 68 | 78 | 89 | 84 | ---------- | 69 | ---------- |
| 1,250–1,499 | 90 | 45 | 96 | 100 | 91 | ---------- | 81 | ---------- |
| | Average [4] net surplus (based on families having) | | | | | | | |
| 0–249 | $9 | $7 | $14 | $9 | $12 | $7 | ---------- | [5] $12 |
| 250–499 | 19 | 27 | 43 | 35 | 35 | 18 | $46 | 19 |
| 500–749 | 50 | 56 | 86 | 69 | 85 | 73 | 71 | 28 |
| 750–999 | 89 | 95 | 130 | 147 | 141 | 91 | 97 | 52 |
| 1,000–1,249 | 143 | 125 | 233 | 250 | 183 | ---------- | 169 | ---------- |
| 1,250–1,499 | 178 | 237 | 250 | 337 | 235 | ---------- | 212 | ---------- |
| | Percentage [2] of families having a net deficit | | | | | | | |
| 0–249 | 60 | 52 | 75 | 71 | 71 | 41 | [3] 86 | 62 |
| 250–499 | 33 | 38 | 61 | 38 | 41 | 32 | 58 | 55 |
| 500–749 | 24 | 32 | 39 | 27 | 24 | 23 | 39 | 44 |
| 750–999 | 29 | 35 | 21 | 20 | 15 | 17 | 32 | 42 |
| 1,000–1,249 | 26 | 27 | 17 | 9 | 14 | ---------- | 26 | ---------- |
| 1,250–1,499 | 10 | 45 | 4 | 0 | 5 | ---------- | 17 | ---------- |
| | Average [6] net deficit (based on families having) | | | | | | | |
| 0–249 | $46 | $43 | $114 | $117 | $54 | $29 | $42 | $70 |
| 250–499 | 44 | 46 | 103 | 56 | 50 | 30 | 77 | 55 |
| 500–749 | 72 | 85 | 85 | 45 | 54 | 51 | 99 | 63 |
| 750–999 | 312 | 95 | 107 | 109 | 111 | 107 | 131 | 82 |
| 1,000–1,249 | 151 | 74 | 200 | 81 | 89 | ---------- | 114 | ---------- |
| 1,250–1,499 | [5] 44 | 339 | [5] 8 | ---------- | [5] 34 | ---------- | 128 | ---------- |

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[1] See Glossary for definition of terms used in this table.

[2] Based on the total number of families in each class (table 24).

[3] Percentage based on fewer than 10 cases.

[4] Based on the corresponding number of families in each class having a net surplus (table 24). These averages are from the reports Family Income and Expenditures, Part 2.

[5] Average based on fewer than 3 cases.

Based on the corresponding number of families having a net deficit (table 24). These averages are from the reports Family Income and Expenditures, Part 2.

A greater proportion of Negro than white families paid premiums on life insurance at most income levels. This was true in small cities, in villages, and among operators in the farm sections. For example, at the level $750–$999, the percentage of families in the Southeast villages that paid insurance premiums was 64 for the Negro group, 58 for the white. Among farm operators in the Georgia-Mississippi section, percentages were 60 and 39, respectively, for the two racial groups (tables 21, 26, and 28).

TABLE 21.—LIFE INSURANCE, INSTALLMENT BALANCES (SHARECROPPERS, NEGROES): *Percentage of families paying life insurance premiums and average amounts paid, percentage of families having a net increase in balances due on installment purchases and average net increase, selected income classes, Southeast white sharecropper and Negro analysis units,*[1] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Negro families | | Negro farm operators | | Negro sharecroppers | | White sharecroppers | |
|---|---|---|---|---|---|---|---|---|
| | Southeast small cities | Southeast villages | North Carolina-South Carolina | Georgia-Mississippi | North Carolina-South Carolina | Georgia-Mississippi | North Carolina-South Carolina | Georgia-Mississippi |
| | Percentage [2] of families paying life insurance premiums | | | | | | | |
| 0-249 | 57.4 | 29.5 | 39.3 | 22.6 | 23.8 | 29.4 | [3] 14.3 | 25.0 |
| 250-499 | 77.4 | 45.7 | 38.4 | 55.6 | 37.2 | 43.6 | 21.4 | 28.9 |
| 500-749 | 87.0 | 53.7 | 45.4 | 46.9 | 42.8 | 47.2 | 47.7 | 32.8 |
| 750-999 | 93.4 | 64.0 | 51.2 | 60.4 | 58.6 | 55.3 | 49.7 | 37.7 |
| 1,000-1,249 | 84.0 | 68.2 | 61.1 | 70.2 | 58.9 | ---------- | 60.0 | ---------- |
| 1,250-1,499 | 90.0 | 54.5 | 58.3 | 47.1 | 59.1 | ---------- | 58.0 | ---------- |
| | Average [4] amount of life insurance premiums (based on families paying) | | | | | | | |
| 0-249 | $14 | $10 | $13 | $6 | $9 | $6 | [5] $14 | $6 |
| 250-499 | 20 | 17 | 16 | 9 | 12 | 8 | 19 | 10 |
| 500-749 | 32 | 24 | 24 | 14 | 13 | 11 | 14 | 14 |
| 750-999 | 52 | 41 | 29 | 13 | 14 | 12 | 19 | 13 |
| 1,000-1,249 | 56 | 63 | 30 | 17 | 23 | ---------- | 24 | ---------- |
| 1,250-1,499 | 90 | 36 | 20 | 8 | 36 | ---------- | 21 | ---------- |
| | Percentage [2] of families having net increases in balances due on installment purchases | | | | | | | |
| 0-249 | 14.9 | 6.2 | 7.1 | 3.2 | 9.5 | 2.4 | [3] 0.0 | 0.0 |
| 250-499 | 17.0 | 12.7 | 9.8 | .6 | 10.2 | 1.6 | 9.5 | 1.1 |
| 500-749 | 24.1 | 20.5 | 13.0 | 2.0 | 5.8 | 5.6 | 7.8 | 3.5 |
| 750-999 | 33.0 | 24.0 | 4.8 | 4.4 | 6.0 | 6.4 | 8.7 | 1.3 |
| 1,000-1,249 | 26.0 | 18.2 | 11.1 | 6.4 | 7.1 | ---------- | 9.5 | ---------- |
| 1,250-1,499 | 10.0 | 36.4 | 8.3 | 11.8 | 9.1 | ---------- | 13.0 | ---------- |
| | Average [6] net increase in balances due on installment purchases (based on families having) | | | | | | | |
| 0-249 | $17 | $58 | [5] $54 | [5] $40 | $22 | $11 | ---------- | ---------- |
| 250-499 | 27 | 37 | 80 | [5] 35 | 44 | 52 | $29 | [5] $56 |
| 500-749 | 40 | 46 | 90 | 32 | 36 | 69 | 59 | 47 |
| 750-999 | 95 | 80 | 62 | 45 | 124 | 95 | 109 | [5] 50 |
| 1,000-1,249 | 118 | 58 | 181 | 50 | 135 | ---------- | 114 | ---------- |
| 1,250-1,499 | [5] 55 | 308 | [5] 284 | [5] 228 | [5] 250 | ---------- | 93 | ---------- |

[1] See Glossary for definition of terms used in this table.

[2] Percentages are based on the total number of families in each class.

[3] Percentage based on fewer than 10 cases.

[4] Averages are based on the corresponding number of families in each class making payments on insurance premiums (tables 28 and 31).

[5] Average based on fewer than 3 cases.

[6] Averages are based on the corresponding number of families in each class having a net increase in balances due on installment purchases (tables 30 and 31).

In the cities and villages, the average premium payments of families making such outlays were not consistently different for the two racial groups, but in the farm sections the Negro operators' families usually paid less in premiums than the white. At the level cited above ($750–$999), average payments of white families in the small cities of the Southeast were $53 and of Negroes, $52. In the Georgia-Mississippi farm section, payments averaged $31 for the white operators, $13 for the Negroes.

The percentage of home owners in the small cities and villages was greater among Negro than white families of the same income class. The proportion of Negro home-owning families whose property was mortgaged did not differ consistently from that of the white groups either in the villages or in the small cities. Payments on the mortgage were made by a larger proportion of the Negro than the white home owners having such indebtedness—67 percent as compared with 33 percent at the income level $750–$999 in the small cities; 77 percent as compared with 73 percent in the villages (table 11).

Among farm operators the proportion that owned their farms was lower for the Negro than for the white group. Furthermore, the number of mortgaged farms relative to total number owned tended to be greater among the Negroes. At the income level $500–$749, 47 percent of the owned farms of Negro families in the Georgia-Mississippi section compared with 28 percent of the farms owned by white families were encumbered. The percentages for Negro farm operators in three income classes were as follows:

| Analysis unit and item: | *Family-income class* | | |
|---|---|---|---|
| North Carolina–South Carolina: | *$250–$499* | *$500–$749* | *$750–$999* |
| Percentage owning farms | 20 | 36 | 43 |
| Percentage of owners having mortgaged farms | 36 | 36 | 53 |
| Percentage having mortgages and decreasing principal | 12 | 43 | 26 |
| Georgia–Mississippi: | | | |
| Percentage owning farms | 16 | 23 | 25 |
| Percentage of owners having mortgaged farms | 34 | 47 | 30 |
| Percentage having mortgages and decreasing principal | 30 | 38 | 43 |

The relative number of families with mortgaged farms that had some reduction in principal of the mortgage was in general greater for the Negro than for the white group. Among those decreasing their mortgage indebtedness, the average payment was not consistently greater or smaller for the Negro group. At the income level $500–$749, the average net decrease was $115 for Negro and $222 for white families in North Carolina-South Carolina. At the income level $750–$999 the averages were $188 for the Negro and $137 for the white group (table 29).

## Balances on Installment Purchases

Installment buying was apparently as prevalent among Negro as among white families of the same income class in small cities and villages. There were no consistent differences between the racial groups with respect to the relative number reporting changes in installment debt or in balances owing. At the income level $500–

$749, 24 percent of the Negro and 22 percent of the white families in the cities had increased the amount they owed on installment purchases during the year. Among these small-city families, the average increase in installment balances for families adding to such debts did not appear to differ between the racial groups. In villages, however, the average tended to be lower for Negro families than for white; in the income classes within the range $250–$1,249 the averages for Negroes were between $37 and $80; for white families, between $81 and $144 (tables 21 and 30).

Relatively fewer Negro than white farm operators at most income levels increased the balances owed on installment purchases during the year. In the Georgia–Mississippi section at the income level $500–$749, the proportion of operators' families with increases in such indebtedness was 2 percent for the Negroes, 4 percent for the white group. The average amount of the increase (based on families having) tended to be smaller for the Negroes—$32 compared with $82 for this income class and farm section.

## White and Negro Sharecroppers' Families

Among sharecroppers' families, the average net deficit was smaller and the average net surplus tended to be larger than among operators' families of the same race and income class. In the North Carolina–South Carolina section at the income level $750–$999, for example, the white sharecroppers had an average net surplus of $18, while operators had an average net deficit of $13 (tables 20 and 24).

The proportion of families having a deficit was generally lower among the sharecropper than among the corresponding operator groups. The average deficit of a group of sharecroppers' families that failed to make ends meet was smaller than that for operators; large deficits were much less prevalent in the former than the latter group. At the income level $500–$749, 39 percent of the white sharecroppers' families in the North Carolina-South Carolina section had a deficit compared with 56 percent of the families of operators; the average deficit of the families going "in the red" was $99 for the former tenure group, $180 for the latter.

Relatively more families of sharecroppers than of operators—both white and Negro—ended the year with a surplus at most income levels in the North Carolina–South Carolina section. In Georgia and Mississippi, differences between the two tenure groups were not consistent in direction. The average amount saved by the families having a surplus was generally smaller for the sharecropper than the operator group. The amount of surplus accumulated by sharecroppers' families getting ahead financially in the Georgia-Mississippi section was usually less than $200. In the Carolinas, however, a fair proportion of the white sharecroppers' families fortunate enough to receive incomes of $1,000 or more—28 percent of those in the class $1,000–$1,249—had a surplus amounting to $200 at least. Some Negro croppers' families in this section also managed to accumulate a surplus of this size ($200 or more)—at the level $750–$999, one-fifth of the group, and at the level $1,000–$1,249, 36 percent (table 24).

The proportion of families having a net decrease in assets was generally lower in the sharecropper than in the operator group. At the level $500–$749, for example, 14 percent of the white sharecroppers' families compared with 23 percent of those of the white operators in the Carolinas had decreased their assets during the year. The percentage increasing their assets was greater for the sharecropper than for the operator group among the white families in this section; but among the Negroes and among both racial groups in the Georgia-Mississippi section, differences between the two tenure groups were not marked (tables 27 and 31).

Among families increasing their assets, the average net increase was almost without exception lower for sharecroppers' than for operators' families with comparable incomes. At the level $500–$749, the average was $65 for white sharecroppers, $129 for white operators in the North Carolina-South Carolina section. The tenure groups showed a similar difference with respect to the average net decrease in assets (based on families having such decreases).

Both the proportion of families having a net increase and the proportion having a net decrease in liabilities tended to be lower among the sharecroppers than among the operators, while the proportion without any change in debt was generally greater. The amounts involved were, almost without exception, smaller for the sharecroppers' families. At the income level $500–$749, the average net increase in liabilities of families adding to their indebtedness was $81 for the white sharecroppers and $211 for the white operators in North and South Carolina. The averages for corresponding groups decreasing their liabilities were $37 and $131 (tables 29 and 31).

The proportion of families paying premiums on life insurance or annuities tended to be greater among sharecroppers than among comparable groups of operators. However, the differences in the percentages were not consistent, and particularly among the Negro groups it would be difficult to say whether a larger proportion of operator or of sharecropper families carried insurance. At the income level $500–$749, premiums were paid by 45 percent of the Negro operators' families and 43 percent of those of sharecroppers in the Carolinas; by 47 percent of both Negro tenure groups in the Georgia-Mississippi section (table 21).

Average premium payments (based on families paying) tended to be larger for operators than for sharecroppers. Among the white sharecroppers in the Carolinas, average payments were less than $20 at all income levels under $1,000, while those for operators ranged between $23 and $31. Differences between the two tenure groups of Negro families in this section were somewhat smaller than for the white groups, but averages for operators were the higher at most levels (table 32).

The average increase in installment debt among families adding to the balances they owed was smaller for sharecroppers than for operators among the white families; but among the Negroes differences between the two tenure groups were less consistent. At the income level $500–$749, the averages were $59 for white sharecroppers' families and $145 for those of white operators in the North Carolina-South Carolina section; $36 and $90 for the two Negro groups. But at the level next above ($750–$999) the average for the Negro sharecroppers exceeded that for the operators, $124 compared with $62 (tables 21 and 30).

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# Appendix B. Tables

In using data from the following tables for comparisons of the small-city and village families in the different regions and comparisons of the farm families in the 13 type-of-farming sections, attention should be given to the points raised in pages 214–215.

Additional data on assets and liabilities are published in the reports summarizing family expenditures and consumption, Family Income and Expenditures, Part 2 (Urban Series, Misc. Pub. 396, Farm Series, Misc. Pub. 465). These include the average net surplus or deficit for all families, the average net surplus of families having surpluses, and the average net deficit of families having deficits by family type and income for each analysis unit and by occupation and income for small cities and villages. The number of families having a net surplus, a net deficit, and no change in net worth is also shown by family type and occupation.

The counts of families as shown in the tables of this volume differ, in a few instances, from those shown for the same cells in the reports summarizing total expenditures for living. Reasons for these minor differences are discussed on pages 215–216.

In tables giving the breakdown of a total, it has been necessary in some cases to raise or lower one of the rounded components by one point in order to have the sum of the various categories comprising the total agree with the total. In a few instances, therefore, discrepancies of one point may appear between figures as given on different tables.

TABLE 22.—FAMILY INCOME AND SURPLUS OR DEFICIT (SMALL CITIES, VILLAGES): *Average total family income, and average net surplus or deficit as a percentage of income, by income, 11 small-city and village analysis units in 22 States,[1] 1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) | Small cities | | | | | Villages | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | North Central | Plains and Mountain | Pacific | Southeast—white families | Southeast—Negro families | New England | Middle Atlantic and North Central | Plains and Mountain | Pacific | Southeast—white families | Southeast—Negro families |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
| | Average [2] total family income | | | | | | | | | | |
| All incomes | $1,734 | $1.786 | $1,954 | $1,683 | $620 | $1,537 | $1,381 | $1,497 | $1,565 | $1,674 | $500 |
| 0–249 | ------ | ------ | ------ | ------ | 200 | ------ | ------ | ------ | ------ | ------ | 195 |
| 250–499 | 402 | 409 | 407 | 426 | 372 | 415 | 394 | 399 | 420 | 423 | 371 |
| 500–749 | 644 | 634 | 667 | 649 | 597 | 633 | 637 | 637 | 641 | 639 | 598 |
| 750–999 | 880 | 893 | 886 | 874 | 842 | 887 | 879 | 872 | 883 | 873 | 838 |
| 1,000–1,249 | 1,122 | 1,123 | 1,132 | 1,125 | 1,093 | 1,133 | 1,113 | 1,140 | 1,127 | 1,132 | 1,119 |
| 1,250–1,499 | 1,376 | 1,374 | 1,374 | 1,361 | 1,346 | 1,373 | 1,366 | 1,381 | 1,369 | 1,375 | 1,353 |
| 1,500–1,749 | 1,612 | 1,619 | 1,614 | 1,611 | 1,613 | 1,604 | 1,605 | 1,614 | 1,614 | 1,610 | ------ |
| 1,750–1,999 | 1,866 | 1,866 | 1,868 | 1,873 | 1,829 | 1,856 | 1,854 | 1,857 | 1,855 | 1,865 | ------ |
| 2,000–2,249 | 2,117 | 2,116 | 2,122 | 2,113 | ------ | 2,209 | 2,206 | 2,218 | 2,207 | 2,211 | ------ |
| 2,250–2,499 | 2,364 | 2,367 | 2,382 | 2,377 | ------ | | | | | | |
| 2,500–2,999 | 2,720 | 2,704 | 2,732 | 2,724 | ------ | 2,712 | 2,712 | 2,747 | 2,699 | 2,740 | ------ |
| 3,000–3,999 | 3,386 | 3,426 | 3,364 | 4,039 | ------ | 3,342 | 3,372 | 3,348 | 3,446 | 3,411 | ------ |
| 4,000–4,999 | 4,466 | 4,400 | 4,423 | | | ------ | 4,459 | 4,398 | ------ | 4,474 | ------ |
| 5,000–9,999 | 6,102 | ------ | 6,122 | | | ------ | 6,168 | 7,096 | ------ | 7,007 | ------ |
| 10,000–14,999 | ------ | ------ | ------ | | | ------ | ------ | ------ | ------ | ------ | ------ |
| | Net surplus or deficit as a percentage of total family income [3] | | | | | | | | | | |
| All incomes | 10.3 | 3.6 | 6.6 | 5.2 | 0.6 | 0.8 | 5.3 | 4.9 | 5.0 | 7.7 | −0.4 |
| 0–249 | ------ | ------ | ------ | ------ | −12.5 | ------ | ------ | ------ | ------ | ------ | −10.8 |
| 250–499 | −42.5 | −33.7 | −83.0 | −10.8 | −1.1 | −84.3 | −31.5 | −42.9 | −32.4 | −12.1 | −2.2 |
| 500–749 | −13.7 | −29.8 | −21.3 | −3.2 | 3.0 | −22.4 | −12.7 | −22.3 | −12.6 | −8.0 | −.2 |
| 750–999 | −4.8 | −10.4 | −16.9 | −3.9 | −3.2 | −7.4 | −2.8 | −8.8 | −6.1 | −2.5 | 1.8 |
| 1,000–1,249 | −.1 | −7.3 | −4.5 | −.7 | 6.1 | −8.6 | .4 | −6.8 | −.8 | −.4 | 5.9 |
| 1,250–1,499 | 2.0 | 1.1 | −2.2 | −2.5 | 11.6 | −2.2 | .7 | .4 | 2.9 | 2.5 | −2.1 |
| 1,500–1,749 | 5.4 | 1.0 | .7 | −.7 | −15.6 | −.5 | 5.8 | 1.4 | 2.0 | 2.8 | ------ |
| 1,750–1,999 | 8.8 | 1.6 | 1.7 | 3.8 | 7.1 | .8 | 6.7 | 7.1 | 3.5 | 4.8 | ------ |
| 2,000–2,249 | 10.6 | 3.1 | 6.4 | 6.1 | ------ | 5.2 | 12.1 | 9.2 | 9.9 | 6.6 | ------ |
| 2,250–2,499 | 13.0 | 6.8 | 9.0 | 5.0 | ------ | | | | | | |
| 2,500–2,999 | 14.4 | 8.8 | 10.0 | 8.1 | ------ | 15.0 | 13.9 | 17.3 | 14.5 | 7.7 | ------ |
| 3,000–3,999 | 21.9 | 16.7 | 15.4 | 20.2 | ------ | 16.6 | 19.0 | 16.8 | 17.6 | 16.1 | ------ |
| 4,000–4,999 | 27.0 | 15.6 | 17.8 | | | ------ | 28.6 | 29.6 | ------ | 20.8 | ------ |
| 5,000–9,999 | 30.6 | ------ | 31.8 | | | ------ | 46.5 | 54.6 | ------ | 37.1 | ------ |
| 10,000–14,999 | ------ | ------ | ------ | | | ------ | ------ | ------ | ------ | ------ | ------ |

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[1] See table 24, footnote 2. See table 23 for similar data for farm analysis units.

[2] Averages are based on the total number of families in each class.

[3] Percentages are based on the total family income in each class. The minus sign indicates that the average for the class was a net deficit.

TABLE 23.—FAMILY INCOME AND SURPLUS OR DEFICIT (FARMS): *Average total family income, money income, and change in crops stored and livestock; and average net surplus or deficit as a percentage of total family income; by income, 19 farm analysis units in 20 States,*[1] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) (1) | Total family income [2] (2) | Money income, net [3] (3) | Change in crops stored and livestock [4] (4) | Net surplus or deficit as a percentage of total income [5] (5) | Total family income [2] (6) | Money income, net [3] (7) | Change in crops stored and livestock [4] (8) | Net surplus or deficit as a percentage of total income [5] (9) | Total family income [2] (10) | Money income, net [3] (11) | Change in crops stored and livestock [4] (12) | Net surplus or deficit as a percentage of total income [5] (13) | Total family income [2] (14) | Money income, net [3] (15) | Change in crops stored and livestock [4] (16) | Net surplus or deficit as a percentage of total income [5] (17) | Total family income [2] (18) | Money income, net [3] (19) | Change in crops stored and livestock [4] (20) | Net surplus or deficit as a percentage of total income [5] (21) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Vermont | | | | New Jersey | | | | Pennsylvania-Ohio | | | | Michigan-Wisconsin | | | | Illinois-Iowa | | | |
| | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* |
| All incomes | 1,177 | 732 | 36 | 2.2 | 1,533 | 1,022 | 30 | −1.0 | 1,577 | 1,011 | 55 | 18.8 | 1,325 | 864 | 61 | 6.4 | 1,446 | 947 | 59 | 15.1 |
| 0–249 | 157 | −70 | −177 | −310.2 | 96 | −248 | 6 | −1,299.0 | 163 | −176 | −185 | −455.3 | 147 | −379 | 8 | −784.7 | 148 | −203 | −166 | −418.9 |
| 250–499 | 393 | 82 | −4 | −74.3 | 382 | 5 | (6) | −165.4 | 402 | 80 | −4 | −80.1 | 402 | 97 | −14 | −87.4 | 400 | 23 | −157 | −96.5 |
| 500–749 | 635 | 287 | 35 | −33.2 | 630 | 218 | 21 | −72.5 | 638 | 251 | −27 | −25.6 | 649 | 310 | −3 | −31.9 | 634 | 233 | −88 | −38.6 |
| 750–999 | 874 | 502 | 10 | −7.0 | 859 | 400 | −5 | −39.7 | 881 | 435 | 6 | −5.8 | 880 | 493 | 38 | −11.7 | 877 | 429 | −41 | −14.4 |
| 1,000–1,249 | 1,107 | 659 | 10 | 2.7 | 1,135 | 646 | −10 | −23.9 | 1,127 | 608 | 29 | 2.3 | 1,129 | 686 | 22 | −1.2 | 1,112 | 636 | 58 | −3.5 |
| 1,250–1,499 | 1,366 | 853 | 36 | 4.7 | 1,369 | 833 | 23 | −3.3 | 1,376 | 808 | 43 | 8.8 | 1,370 | 890 | 52 | 7.3 | 1,371 | 866 | 77 | 11.9 |
| 1,500–1,749 | 1,600 | 1,084 | 52 | 10.6 | 1,621 | 1,038 | 36 | −12.3 | 1,625 | 1,024 | 38 | 15.8 | 1,608 | 1,065 | 102 | 12.3 | 1,616 | 1,056 | 88 | 14.0 |
| 1,750–1,999 | 1,882 | 1,280 | 91 | 15.2 | 1,853 | 1,286 | 46 | 12.6 | 1,870 | 1,242 | 77 | 22.0 | 1,855 | 1,304 | 72 | 15.4 | 1,874 | 1,311 | 121 | 22.2 |
| 2,000–2,499 | 2,196 | 1,614 | 116 | 17.4 | 2,218 | 1,625 | 82 | 16.8 | 2,211 | 1,511 | 113 | 26.7 | 2,214 | 1,649 | 190 | 24.3 | 2,215 | 1,635 | 170 | 29.6 |
| 2,500–2,999 | 2,666 | 2,083 | 270 | 32.9 | 2,734 | 2,129 | 68 | 26.1 | 2,738 | 1,990 | 202 | 33.9 | 2,686 | 2,158 | 217 | 32.4 | 2,722 | 2,111 | 266 | 37.5 |
| 3,000–3,999 | ------ | ------ | ------ | ------ | 3,393 | 2,653 | 62 | 29.4 | 3,358 | 2,572 | 172 | 43.1 | 3,330 | 2,648 | 202 | 33.9 | 3,439 | 2,770 | 352 | 43.9 |
| 4,000–4,999 | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | 4,424 | 3,646 | 231 | 49.3 | ------ | ------ | ------ | ------ | 4,442 | 3,744 | 607 | 58.0 |
| 5,000–9,999 | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | 5,795 | 4,986 | 246 | 62.8 | ------ | ------ | ------ | ------ | 6,544 | 5,893 | 635 | 65.1 |

See footnotes at end of table.

TABLE 23.—FAMILY INCOME AND SURPLUS OR DEFICIT (FARMS): *Average total family income, money income, and change in crops stored and livestock; and average net surplus or deficit as a percentage of total family income; by income, 19 farm analysis units in 20 States,*[1] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) (1) | Total family income [2] (2) | Money income, net [3] (3) | Change in crops stored and livestock [4] (4) | Net surplus or deficit as a percentage of total income [5] (5) | Total family income [2] (6) | Money income, net [3] (7) | Change in crops stored and livestock [4] (8) | Net surplus or deficit as a percentage of total income [5] (9) | Total family income [2] (10) | Money income, net [3] (11) | Change in crops stored and livestock [4] (12) | Net surplus or deficit as a percentage of total income [5] (13) | Total family income [2] (14) | Money income, net [3] (15) | Change in crops stored and livestock [4] (16) | Net surplus or deficit as a percentage of total income [5] (17) | Total family income [2] (18) | Money income, net [3] (19) | Change in crops stored and livestock [4] (20) | Net surplus or deficit as a percentage of total income [5] (21) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | North Dakota-Kansas [7] | | | | South Dakota-Montana-Colorado | | | | Washington-Oregon | | | | Oregon—part-time | | | | California | | | |
| | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* | *Dol.* | *Dol.* | *Dol.* | *Pct.* |
| All incomes | 823 | 400 | −6 | −42.8 | 1,069 | 686 | −87 | −6.4 | 1,435 | 1,009 | 68 | 18.1 | 1,654 | 1,249 | 17 | 10.9 | 1,820 | 1,493 | 54 | 12.1 |
| 0–249 | 150 | −180 | −6 | −538.7 | 162 | −109 | −483 | −452.5 | 182 | −58 | −36 | −211.5 | ----- | ----- | ----- | ----- | 123 | −61 | 17 | −628.5 |
| 250–499 | 381 | 35 | −14 | −141.5 | 379 | 90 | −364 | −150.7 | 401 | 130 | −28 | −49.1 | [8] 371 | [8] 159 | [8] −75 | [8] −53.4 | 392 | 207 | 70 | −150.3 |
| 500–749 | 624 | 233 | (6) | −64.7 | 632 | 303 | 54 | −47.8 | 632 | 320 | −20 | −18.7 | 661 | 398 | 5 | −47.4 | 632 | 389 | −2 | −54.9 |
| 750–999 | 868 | 434 | 38 | −31.8 | 863 | 477 | −121 | −22.5 | 882 | 505 | −4 | −5.2 | 890 | 567 | 12 | −7.2 | 874 | 608 | 37 | −27.2 |
| 1,000–1,249 | 1,122 | 681 | 17 | −9.4 | 1,101 | 691 | 32 | −.9 | 1,130 | 703 | −4 | 6.7 | 1,126 | 755 | −3 | 1.9 | 1,123 | 833 | 61 | −13.4 |
| 1,250–1,499 | 1,363 | 873 | −172 | 1.5 | 1,359 | 914 | −65 | 3.5 | 1,362 | 899 | 37 | 12.1 | 1,370 | 989 | 18 | 7.8 | 1,373 | 1,062 | 24 | −6.9 |
| 1,500–1,749 | 1,608 | 1,117 | 70 | 13.0 | 1,610 | 1,175 | 103 | 18.2 | 1,613 | 1,127 | 23 | 13.1 | 1,622 | 1,205 | 19 | 10.8 | 1,613 | 1,298 | 48 | 8.0 |
| 1,750–1,999 | 1,850 | 1,302 | 112 | 12.2 | 1,845 | 1,324 | 33 | 17.6 | 1,860 | 1,391 | 68 | 21.9 | 1,893 | 1,444 | 17 | 14.1 | 1,868 | 1,518 | 9 | 9.7 |
| 2,000–2,499 | 2,184 | 1,540 | 85 | 13.0 | 2,231 | 1,753 | 145 | 31.9 | 2,205 | 1,703 | 119 | 29.2 | 2,236 | 1,794 | 26 | 18.6 | 2,237 | 1,891 | 42 | 16.7 |
| 2,500–2,999 | 2,735 | 2,170 | 249 | 34.7 | 2,774 | 2,357 | −310 | 43.5 | 2,707 | 2,153 | 245 | 32.6 | 2,694 | 2,196 | 16 | 17.5 | 2,712 | 2,332 | 69 | 25.1 |
| 3,000–3,999 | 3,407 | 2,885 | −149 | 37.4 | 3,309 | 2,852 | 211 | 50.3 | 3,370 | 2,819 | 494 | 47.9 | 3,222 | 2,665 | 46 | 20.0 | 3,412 | 3,000 | 69 | 33.9 |
| 4,000–4,999 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 4,260 | 3,643 | 974 | 53.6 | ----- | ----- | ----- | ----- | 4,438 | 4,009 | 289 | 44.3 |
| 5,000–9,999 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 6,473 | 5,642 | 374 | 43.3 |

| | N. C. self-sufficing counties—white operators | | | | N. C.-S. C.—white operators | | | | Ga.-Miss.—white operators | | | | N. C.-S. C.—white sharecroppers | | | | Ga.-Miss.—white sharecroppers | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| All incomes | 910 | 343 | −8 | 3.8 | 1,546 | 947 | 39 | 13.5 | 1,418 | 943 | 15 | 19.9 | 918 | 528 | 7 | 5.9 | 552 | 228 | −2 | −3.8 |
| 0–249 | 227 | 73 | −7 | −9.3 | 183 | 15 | 11 | −113.7 | 179 | −31 | −44 | −153.6 | 216 | 120 | −10 | −16.7 | 198 | 88 | −2 | −21.7 |
| 250–499 | 396 | 86 | −4 | −10.6 | 401 | 157 | 12 | −28.3 | 408 | 137 | −2 | −11.8 | 403 | 214 | 5 | −7.7 | 395 | 163 | −2 | −6.6 |
| 500–749 | 618 | 161 | −6 | −5.6 | 626 | 277 | 12 | −12.1 | 625 | 258 | 2 | −5.1 | 624 | 351 | 2 | −.5 | 609 | 245 | −2 | −3.0 |
| 750–999 | 865 | 256 | −6 | −1.1 | 869 | 427 | 11 | −1.5 | 870 | 427 | 9 | 2.0 | 860 | 482 | 4 | 2.1 | 850 | 366 | −6 | −1.8 |
| 1,000–1,249 | 1,117 | 442 | (6) | 7.3 | 1,137 | 600 | 18 | 1.0 | 1,123 | 594 | 18 | 5.5 | 1,112 | 638 | 9 | 7.7 | | | | |
| 1,250–1,499 | 1,367 | 637 | −14 | 9.4 | 1,368 | 754 | 15 | 4.7 | 1,368 | 823 | 28 | 9.8 | 1,345 | 806 | 15 | 11.3 | | | | |
| 1,500–1,749 | 1,616 | 873 | −22 | 15.2 | 1,620 | 935 | 23 | 10.0 | 1,615 | 1,049 | 7 | 16.0 | 1,728 | 1,028 | 13 | 13.8 | | | | |
| 1,750–1,999 | 1,889 | 1,072 | −71 | 15.5 | 1,865 | 1,122 | 13 | 10.6 | 1,859 | 1,313 | 25 | 23.8 | | | | | | | | |
| 2,000–2,499 | | | | | 2,223 | 1,419 | 45 | 14.3 | 2,230 | 1,688 | 19 | 24.0 | | | | | | | | |
| 2,500–2,999 | | | | | 2 730 | 1,843 | 55 | 23.8 | 2,741 | 2,070 | −23 | 25.2 | | | | | | | | |
| 3,000–3,999 | | | | | 3,446 | 2,467 | 129 | 27.3 | 3,387 | 2,661 | 54 | 24.9 | | | | | | | | |
| 4,000–4,999 | | | | | 4,450 | 3,469 | 241 | 39.9 | 4,400 | 3,686 | 127 | 35.9 | | | | | | | | |
| 5,000–9,999 | | | | | 6,217 | 5,039 | 620 | 47.4 | 6,658 | 5,794 | −30 | 39.2 | | | | | | | | |
| 10,000–19,999 | | | | | | | | | 14,108 | 12,561 | 404 | 58.2 | | | | | | | | |

| | N. C.-S. C.—Negro operators | | | | Ga.-Miss.—Negro operators | | | | N. C.-S. C.—Negro sharecroppers | | | | Ga.-Miss.—Negro sharecroppers | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| All incomes | 742 | 403 | 17 | 5.9 | 625 | 334 | 6 | 7.5 | 631 | 383 | 1 | 7.1 | 417 | 216 | −1 | 1.4 | | | | |
| 0–249 | 200 | 77 | 2 | −41.0 | 193 | 58 | −14 | −42.5 | 207 | 110 | −1 | −17.9 | 207 | 115 | 1 | −4.8 | | | | |
| 250–499 | 383 | 189 | 4 | −13.8 | 393 | 175 | 3 | −1.5 | 383 | 230 | (6) | −1.3 | 356 | 182 | −2 | −.6 | | | | |
| 500–749 | 632 | 335 | 13 | 1.7 | 614 | 287 | 12 | 4.4 | 616 | 374 | 1 | 6.2 | 595 | 300 | −1 | 4.2 | | | | |
| 750–999 | 878 | 464 | 8 | 8.0 | 867 | 504 | 7 | 10.0 | 854 | 521 | 5 | 11.0 | 847 | 451 | −1 | 4.3 | | | | |
| 1,000–1,249 | 1,112 | 613 | 49 | 13.3 | 1,104 | 729 | 9 | 19.6 | 1,124 | 706 | (6) | 12.5 | | | | | | | | |
| 1,250–1,499 | 1,387 | 855 | 30 | 17.3 | 1,329 | 918 | −11 | 25.4 | 1,352 | 795 | 11 | 15.7 | | | | | | | | |
| 1,500–1,999 | 1,619 | 965 | 51 | 17.8 | | | | | | | | | | | | | | | | |

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[1] See table 24, footnote 2. See table 22 for total family income and net surplus or deficit as a percentage of income for small-city and village families.

[2] See Glossary, Income, Farm Family.

[3] Net money income from farm and nonfarm sources plus increases or minus decreases in value of livestock owned and crops stored for sale between the beginning and end of the report year. Negative averages are indicated by a minus sign.

[4] An average net decrease is indicated by a minus sign.

[5] Percentages are based on the average total family income in each class. The minus sign indicates that the average for the class was a net deficit.

[6] $0.50 or less.

[7] In the "net loss" class the average income was −$427, net money income was −$818 of which −$113 was change in crops stored and livestock. For all families having positive incomes these averages were $955, $528, and $5, respectively.

[8] Based on fewer than 3 cases.

TABLE 24.—SURPLUS OR DEFICIT: *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by income, 30 analysis units in 23 States,*[2] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Families having— | | | Average net surplus or deficit (−)[4] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit[3] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit[3] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| SMALL CITIES | | | | | | | | | | | | | | | | | | | | |
| *North Central* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 3,118 | 226 | 2,026 | 866 | 179 | 0.5 | 2.5 | 3.7 | 3.6 | 6.3 | 4.6 | 6.6 | 7.2 | 10.9 | 9.5 | 12.4 | 8.5 | 8.9 | 9.1 | 5.7 |
| 250–499 | 61 | 11 | 9 | 41 | −171 | 4.9 | 4.9 | 6.6 | 8.2 | 19.6 | 6.6 | 16.4 | 18.0 | 13.2 | 1.6 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 229 | 36 | 71 | 122 | −88 | .4 | 3.5 | 9.2 | 5.7 | 9.6 | 11.4 | 13.5 | 15.7 | 20.5 | 7.4 | 2.2 | .9 | .0 | .0 | .0 |
| 750–999 | 408 | 62 | 170 | 176 | −42 | .0 | 2.0 | 5.4 | 5.6 | 9.1 | 8.3 | 12.7 | 15.2 | 19.4 | 13.0 | 7.6 | 1.5 | .2 | .0 | .0 |
| 1,000–1,249 | 467 | 47 | 265 | 155 | −1 | .9 | 1.7 | 3.2 | 2.6 | 9.4 | 5.6 | 9.8 | 10.1 | 15.0 | 14.6 | 17.9 | 7.1 | 1.9 | .2 | .0 |
| 1,250–1,499 | 425 | 25 | 275 | 125 | 27 | .2 | 3.5 | 5.4 | 4.0 | 6.8 | 3.1 | 6.4 | 5.9 | 12.2 | 14.2 | 19.1 | 10.8 | 7.5 | .9 | .0 |
| 1,500–1,749 | 343 | 13 | 238 | 92 | 87 | 1.2 | 4.4 | 2.0 | 3.5 | 5.8 | 5.5 | 4.4 | 3.8 | 8.7 | 9.3 | 16.6 | 14.0 | 15.5 | 5.0 | .3 |
| 1,750–1,999 | 282 | 13 | 217 | 52 | 164 | .4 | 1.8 | 2.5 | 3.5 | 3.2 | 3.5 | 3.5 | 4.6 | 7.1 | 10.6 | 17.4 | 14.5 | 17.1 | 10.3 | .0 |
| 2,000–2,249 | 215 | 11 | 171 | 33 | 225 | .5 | 2.7 | 3.7 | 1.9 | 2.3 | 1.9 | 2.3 | 5.1 | 8.4 | 5.6 | 14.9 | 14.4 | 16.7 | 17.7 | 1.9 |
| 2,250–2,499 | 163 | 2 | 134 | 27 | 307 | .7 | 2.5 | 1.8 | 3.7 | 4.3 | 1.8 | 1.8 | 1.2 | 4.9 | 6.7 | 9.8 | 14.1 | 14.1 | 29.5 | 3.1 |
| 2,500–2,999 | 198 | 5 | 164 | 29 | 391 | .0 | 1.5 | 1.5 | 4.0 | 4.6 | 2.0 | 1.0 | 2.5 | 2.0 | 5.6 | 9.6 | 10.1 | 18.2 | 28.8 | 8.6 |
| 3,000–3,999 | 201 | 1 | 188 | 12 | 743 | .5 | 2.0 | 1.0 | .5 | .5 | .0 | 1.5 | .5 | .5 | 1.0 | 3.5 | 5.5 | 14.9 | 36.3 | 31.8 |
| 4,000–4,999 | 64 | 0 | 63 | 1 | 1,208 | .0 | .0 | .0 | .0 | 1.6 | .0 | .0 | .0 | .0 | .0 | 3.1 | 4.7 | 12.5 | 17.2 | 60.9 |
| 5,000–9,999 | 62 | 0 | 61 | 1 | 1,866 | .0 | .0 | .0 | .0 | .0 | .0 | 1.6 | .0 | 1.6 | .0 | 3.2 | .0 | 4.8 | 11.3 | 77.5 |
| *Plains and Mountain* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,311 | 73 | 753 | 485 | 64 | 1.1 | 4.3 | 7.2 | 4.0 | 8.0 | 6.0 | 6.4 | 5.6 | 10.1 | 8.5 | 11.9 | 7.4 | 9.3 | 7.6 | 2.6 |
| 250–499 | [5] 16 | 4 | 2 | 10 | −138 | .0 | 6.2 | 18.8 | 6.2 | 12.5 | .0 | 18.8 | 25.0 | 6.3 | .0 | 6.2 | .0 | .0 | .0 | .0 |
| 500–749 | 73 | 7 | 14 | 52 | −189 | 1.4 | 9.6 | 16.4 | 9.6 | 9.6 | 15.0 | 9.6 | 9.6 | 5.5 | 9.6 | 4.1 | .0 | .0 | .0 | .0 |
| 750–999 | 122 | 11 | 45 | 66 | −93 | .8 | 4.9 | 6.6 | 6.6 | 13.9 | 8.2 | 13.1 | 9.0 | 22.1 | 5.7 | 6.6 | 2.5 | .0 | .0 | .0 |
| 1,000–1,249 | 171 | 10 | 81 | 80 | −82 | 1.8 | 6.4 | 5.8 | 4.7 | 11.7 | 8.2 | 8.2 | 5.8 | 21.1 | 8.2 | 11.7 | 4.1 | 2.3 | .0 | .0 |
| 1,250–1,499 | 164 | 11 | 85 | 68 | −15 | 1.8 | 3.0 | 7.9 | 4.3 | 8.6 | 8.6 | 7.3 | 6.7 | 9.1 | 7.3 | 17.7 | 9.1 | 7.4 | 1.2 | .0 |
| 1,500–1,749 | 181 | 11 | 106 | 64 | 16 | .6 | 3.3 | 8.8 | 2.2 | 8.3 | 7.2 | 5.0 | 6.0 | 12.7 | 9.9 | 15.5 | 8.3 | 9.4 | 2.8 | .0 |
| 1,750–1,999 | 155 | 9 | 97 | 49 | 30 | 1.3 | 1.9 | 6.5 | 5.2 | 7.0 | 3.9 | 5.8 | 5.8 | 4.5 | 15.5 | 16.8 | 12.3 | 10.3 | 3.2 | .0 |
| 2,000–2,249 | 116 | 4 | 72 | 40 | 65 | .9 | 5.2 | 8.6 | 4.3 | 6.9 | 4.3 | 4.3 | 3.4 | 6.9 | 7.8 | 12.9 | 11.2 | 12.1 | 10.3 | .9 |
| 2,250–2,499 | 82 | 2 | 61 | 19 | 162 | 2.4 | 6.1 | 4.9 | 2.4 | 1.3 | 2.4 | 3.7 | 2.4 | 8.5 | 9.8 | 11.0 | 7.3 | 18.2 | 15.9 | 3.7 |
| 2,500–2,999 | 110 | 3 | 83 | 24 | 239 | .0 | 2.7 | 6.4 | 2.7 | 4.5 | 1.0 | 4.5 | 2.7 | 3.6 | 9.1 | 10.9 | 11.9 | 16.4 | 18.1 | 5.5 |
| 3,000–3,999 | 90 | 1 | 78 | 11 | 571 | .0 | 2.2 | 1.1 | .0 | 4.5 | 3.3 | 1.1 | 1.1 | .0 | 2.2 | 5.6 | 5.6 | 18.9 | 35.5 | 18.9 |
| 4,000–4,999 | 31 | 0 | 29 | 2 | 687 | .0 | 6.5 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.2 | 3.2 | 3.2 | 29.0 | 32.3 | 22.6 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Pacific* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,500 | 49 | 881 | 570 | 129 | 1.5 | 5.7 | 7.1 | 4.9 | 6.8 | 4.8 | 7.2 | 3.3 | 6.1 | 6.3 | 10.9 | 9.0 | 10.9 | 10.7 | 4.8 |
| 250-499 | [5] 12 | 1 | 0 | 11 | −338 | 16.7 | .0 | 25.0 | .0 | 16.7 | 16.6 | 16.7 | 8.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 63 | 10 | 11 | 42 | −142 | 1.6 | 7.9 | 6.3 | 7.9 | 15.9 | 15.9 | 11.1 | 15.9 | 4.8 | 7.9 | 3.2 | 1.6 | .0 | .0 | .0 |
| 750-999 | 115 | 5 | 35 | 75 | −150 | 2.6 | 8.7 | 9.6 | 7.8 | 12.2 | 10.4 | 14.0 | 4.3 | 11.3 | 9.6 | 6.9 | 2.6 | .0 | .0 | .0 |
| 1,000-1,249 | 191 | 9 | 86 | 96 | −51 | .5 | 5.2 | 8.9 | 6.8 | 14.2 | 4.2 | 10.5 | 4.7 | 5.8 | 11.0 | 14.1 | 11.5 | 2.6 | .0 | .0 |
| 1,250-1,499 | 181 | 7 | 96 | 78 | −30 | 1.1 | 6.6 | 5.5 | 9.4 | 8.9 | 3.3 | 8.3 | 3.9 | 9.9 | 9.9 | 17.1 | 6.1 | 9.4 | .6 | .0 |
| 1,500-1,749 | 172 | 6 | 96 | 70 | 12 | 1.2 | 7.5 | 5.2 | 6.4 | 4.6 | 4.1 | 11.7 | 3.5 | 6.4 | 5.8 | 13.4 | 12.2 | 12.1 | 4.6 | .0 |
| 1,750-1,999 | 174 | 3 | 104 | 67 | 31 | 1.7 | 6.9 | 10.4 | 1.7 | 6.4 | 5.7 | 5.7 | 1.7 | 8.0 | 2.9 | 14.4 | 13.2 | 11.5 | 8.6 | .6 |
| 2,000-2,249 | 144 | 2 | 99 | 43 | 135 | 2.1 | 6.2 | 4.9 | 2.7 | 3.5 | 5.6 | 4.9 | 1.4 | 3.5 | 5.6 | 14.6 | 9.0 | 19.4 | 16.6 | .0 |
| 2,250-2,499 | 109 | 1 | 81 | 27 | 215 | .0 | 3.7 | 11.0 | 3.7 | .9 | 1.8 | 3.7 | .9 | 5.5 | 5.5 | 7.3 | 15.6 | 15.6 | 23.9 | .9 |
| 2,500-2,999 | 142 | 3 | 102 | 37 | 274 | 1.4 | 4.9 | 7.1 | 4.9 | 2.9 | 3.5 | 1.4 | 2.1 | 4.2 | 2.8 | 8.5 | 7.7 | 18.4 | 23.2 | 7.0 |
| 3,000-3,999 | 128 | 1 | 109 | 18 | 517 | 1.6 | 3.1 | 3.1 | .8 | .8 | 1.6 | 3.1 | .8 | 3.1 | 3.9 | 4.7 | 8.6 | 15.6 | 27.3 | 21.9 |
| 4,000-4,999 | 44 | 1 | 38 | 5 | 789 | 2.3 | .0 | .0 | .0 | 6.8 | .0 | 2.3 | 2.3 | .0 | 2.3 | 2.3 | 2.3 | 11.3 | 31.8 | 36.3 |
| 5,000-9,999 | [5] 25 | 0 | 24 | 1 | 1,944 | .0 | .0 | 4.0 | .0 | .0 | .0 | .0 | .0 | 4.0 | .0 | .0 | 4.0 | 8.0 | 16.0 | 64.0 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,116 | 44 | 686 | 386 | 87 | .2 | 3.0 | 4.3 | 3.2 | 8.0 | 7.1 | 8.8 | 3.9 | 15.3 | 11.9 | 11.6 | 8.2 | 6.5 | 5.4 | 2.6 |
| 250-499 | 33 | 2 | 11 | 20 | −46 | .0 | .0 | 6.1 | 3.0 | 9.1 | 21.2 | 21.2 | 6.1 | 24.2 | 9.1 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 83 | 8 | 46 | 29 | −21 | .0 | 2.4 | 2.4 | 1.2 | 6.0 | 8.4 | 14.5 | 9.7 | 41.0 | 10.8 | 3.6 | .0 | .0 | .0 | .0 |
| 750-999 | 118 | 7 | 61 | 50 | −34 | .0 | 2.5 | 3.4 | 3.4 | 11.0 | 10.2 | 11.9 | 5.9 | 29.7 | 17.0 | 4.2 | .8 | .0 | .0 | .0 |
| 1,000-1,249 | 153 | 7 | 83 | 63 | −8 | .0 | 1.3 | 4.6 | 5.2 | 10.5 | 5.2 | 14.4 | 4.6 | 22.8 | 12.4 | 11.7 | 4.6 | 2.0 | .7 | .0 |
| 1,250-1.499 | 136 | 9 | 58 | 69 | −34 | .0 | 2.9 | 6.6 | 5.9 | 8.9 | 13.2 | 13.2 | 6.6 | 13.2 | 11.8 | 8.1 | 8.9 | .7 | .0 | .0 |
| 1,500-1.749 | 132 | 3 | 80 | 49 | −12 | .8 | 5.3 | 6.8 | 4.5 | 7.6 | 6.8 | 5.3 | 2.3 | 15.1 | 14.4 | 15.9 | 6.1 | 7.6 | 1.5 | .0 |
| 1,750-1,999 | 138 | 4 | 92 | 42 | 71 | .0 | 2.9 | 3.6 | 1.4 | 13.1 | 4.3 | 5.1 | 2.9 | 7.2 | 14.5 | 15.3 | 17.4 | 8.0 | 4.3 | .0 |
| 2,000-2.249 | 106 | 2 | 82 | 22 | 128 | .0 | 4.8 | 2.8 | 2.8 | 1.9 | 5.7 | 2.8 | 1.9 | 5.7 | 16.0 | 17.0 | 16.0 | 13.2 | 9.4 | .0 |
| 2,250-2.499 | 67 | 2 | 45 | 20 | 119 | .0 | 4.5 | 5.9 | 3.0 | 9.0 | 4.5 | 3.0 | 3.0 | .0 | 4.5 | 19.4 | 19.4 | 11.9 | 11.9 | .0 |
| 2.500-2,999 | 69 | 0 | 55 | 14 | 220 | 1.5 | 4.3 | 2.9 | .0 | 2.9 | 2.9 | 5.8 | .0 | 4.3 | 8.7 | 14.5 | 8.7 | 24.7 | 15.9 | 2.9 |
| 3,000 or over | 81 | 0 | 73 | 8 | 814 | .0 | .0 | 1.2 | 1.2 | 2.5 | 1.2 | 3.8 | .0 | 1.2 | 1.2 | 12.3 | 4.9 | 9.9 | 27.2 | 33.4 |
| *Southeast—Negro families* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 475 | 28 | 297 | 150 | 4 | .6 | 1.1 | 1.1 | .8 | 3.8 | 7.4 | 16.8 | 5.9 | 39.1 | 11.3 | 7.4 | 2.3 | 1.1 | 1.3 | .0 |
| 0-249 | 47 | 4 | 15 | 28 | −25 | .0 | .0 | .0 | .0 | 6.4 | 14.9 | 38.3 | 8.5 | 31.9 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250-499 | 159 | 17 | 90 | 52 | −4 | .0 | .0 | .0 | .0 | 3.1 | 7.5 | 22.1 | 10.7 | 53.5 | 3.1 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 108 | 6 | 76 | 26 | 18 | .0 | .0 | .0 | 1.9 | 3.7 | 7.4 | 11.1 | 5.6 | 45.4 | 15.7 | 8.3 | .9 | .0 | .0 | .0 |
| 750-999 | 91 | 1 | 64 | 26 | −27 | 2.2 | 2.2 | 5.5 | 1.1 | 3.3 | 6.6 | 7.7 | 1.1 | 25.3 | 26.3 | 12.1 | 5.5 | .0 | 1.1 | .0 |
| 1,000-1,249 | 50 | 0 | 37 | 13 | 67 | .0 | 2.0 | .0 | 2.0 | 6.0 | 2.0 | 14.0 | .0 | 16.0 | 14.0 | 28.0 | 8.0 | 6.0 | 2.0 | .0 |
| 1,250-1,499 | [5] 10 | 0 | 9 | 1 | 156 | .0 | .0 | .0 | .0 | .0 | .0 | 10.0 | .0 | 40.0 | 10.0 | 10.0 | 10.0 | .0 | 20.0 | .0 |
| 1,500-1,749 | [5] 5 | 0 | 2 | 3 | −251 | 20.0 | 20.0 | .0 | .0 | .0 | 20.0 | .0 | .0 | 20.0 | .0 | .0 | .0 | .0 | 20.0 | .0 |
| 1,750-1,999 | [5] 5 | 0 | 4 | 1 | 129 | .0 | 20.0 | .0 | .0 | .0 | .0 | .0 | .0 | 20.0 | .0 | .0 | .0 | 40.0 | 20.0 | .0 |

See footnotes at end of table.

TABLE 24.—SURPLUS OR DEFICIT: *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Families having— | | | Average net surplus or deficit (−)[4] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit[3] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit[3] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| VILLAGES | | | | | | | | | | | | | | | | | | | | |
| *New England* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 743 | 41 | 411 | 291 | 13 | 1.2 | 3.8 | 7.0 | 5.5 | 9.0 | 5.7 | 7.0 | 5.5 | 11.6 | 12.5 | 12.0 | 7.0 | 7.0 | 3.9 | 1.3 |
| 250–499 | [5] 7 | 1 | 0 | 6 | −350 | 14.3 | .0 | 14.3 | 14.3 | 42.8 | .0 | .0 | 14.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 42 | 5 | 8 | 29 | −142 | 2.4 | 7.1 | 2.4 | 9.5 | 14.3 | 14.3 | 19.1 | 11.9 | 11.9 | 4.7 | 2.4 | .0 | .0 | .0 | .0 |
| 750–999 | 95 | 14 | 39 | 42 | −66 | .0 | 4.2 | 8.4 | 6.3 | 7.4 | 5.3 | 12.6 | 14.7 | 17.9 | 15.8 | 6.3 | 1.1 | .0 | .0 | .0 |
| 1,000–1,249 | 126 | 8 | 56 | 62 | −98 | 1.6 | 4.0 | 8.8 | 6.3 | 14.3 | 8.0 | 6.3 | 6.3 | 18.2 | 11.9 | 10.3 | 3.2 | .8 | .0 | .0 |
| 1,250–1,499 | 120 | 4 | 65 | 51 | −30 | .8 | 2.5 | 10.8 | 4.2 | 9.2 | 5.8 | 9.2 | 3.3 | 12.5 | 16.7 | 14.2 | 5.0 | 5.0 | .8 | .0 |
| 1,500–1,749 | 98 | 2 | 60 | 36 | −8 | 1.0 | 4.1 | 8.2 | 8.2 | 7.1 | 4.1 | 4.1 | 2.0 | 13.3 | 13.3 | 15.3 | 7.1 | 10.2 | 2.0 | .0 |
| 1,750–1,999 | 89 | 4 | 54 | 31 | 14 | 1.1 | 6.7 | 4.5 | 3.4 | 7.9 | 4.5 | 6.7 | 4.5 | 6.7 | 14.7 | 10.1 | 15.8 | 11.2 | 2.2 | .0 |
| 2,000–2,499 | 109 | 2 | 80 | 27 | 115 | 1.8 | 2.8 | 4.6 | 4.6 | 4.6 | 3.6 | 2.8 | 1.8 | 5.5 | 12.8 | 18.4 | 15.6 | 11.0 | 8.3 | 1.8 |
| 2,500–2,999 | 31 | 1 | 26 | 4 | 408 | .0 | .0 | .0 | 3.2 | 3.2 | 6.5 | .0 | 3.2 | 3.2 | 3.2 | 19.4 | 3.2 | 19.4 | 22.6 | 12.9 |
| 3,000–3,999 | [5] 26 | 0 | 23 | 3 | 554 | .0 | .0 | 3.8 | .0 | 7.7 | .0 | .0 | .0 | .0 | .0 | 7.7 | 7.7 | 26.9 | 30.8 | 15.4 |
| *Middle Atlantic and North Central* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 3,042 | 333 | 1,736 | 973 | 73 | .7 | 2.9 | 4.2 | 3.8 | 7.2 | 5.5 | 7.7 | 10.9 | 12.9 | 10.3 | 12.4 | 6.9 | 6.6 | 6.3 | 1.7 |
| 250–499 | 84 | 21 | 8 | 55 | −124 | .0 | 1.2 | 16.7 | 7.1 | 19.1 | 10.7 | 10.7 | 25.0 | 9.5 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 360 | 84 | 87 | 189 | −81 | .8 | 3.6 | 5.0 | 5.8 | 12.8 | 8.1 | 16.4 | 23.3 | 15.0 | 6.4 | 2.2 | .6 | .0 | .0 | .0 |
| 750–999 | 572 | 99 | 265 | 208 | −25 | .5 | 2.1 | 3.7 | 4.0 | 7.0 | 8.6 | 10.5 | 17.3 | 18.4 | 13.3 | 11.5 | 2.4 | .7 | .0 | .0 |
| 1,000–1,249 | 575 | 52 | 347 | 176 | 4 | .7 | 3.3 | 1.7 | 3.3 | 7.5 | 6.3 | 7.8 | 9.0 | 17.7 | 14.6 | 18.0 | 8.3 | 1.6 | .2 | .0 |
| 1,250–1,499 | 461 | 32 | 276 | 153 | 10 | .9 | 3.5 | 5.4 | 3.3 | 7.4 | 4.3 | 8.4 | 6.9 | 13.4 | 12.8 | 14.6 | 10.4 | 7.6 | 1.1 | .0 |
| 1,500–1,749 | 283 | 19 | 199 | 65 | 93 | .0 | 2.5 | 3.9 | 4.9 | 6.4 | 1.8 | 3.5 | 6.7 | 8.8 | 11.0 | 19.8 | 12.7 | 12.7 | 5.3 | .0 |
| 1,750–1,999 | 235 | 9 | 167 | 59 | 125 | 1.3 | 4.2 | 5.1 | 5.5 | 3.4 | 2.6 | 3.0 | 3.8 | 7.7 | 6.4 | 14.9 | 12.3 | 15.3 | 13.6 | .9 |
| 2,000–2,499 | 253 | 10 | 197 | 46 | 268 | .8 | 1.2 | 4.7 | 2.0 | 4.7 | 3.6 | 1.2 | 4.0 | 4.0 | 7.9 | 9.5 | 10.7 | 18.1 | 26.4 | 1.2 |
| 2,500–2,999 | 118 | 6 | 96 | 16 | 378 | .0 | 3.4 | 5.1 | .0 | 1.7 | .8 | 2.6 | 5.1 | 2.5 | 5.1 | 11.0 | 5.1 | 17.8 | 33.0 | 6.8 |
| 3,000–3,999 | 70 | 1 | 65 | 4 | 640 | 1.4 | 1.4 | .0 | .0 | .0 | 2.9 | .0 | 1.4 | 5.7 | .0 | 7.1 | 1.4 | 15.8 | 37.2 | 25.7 |
| 4,000–4,999 | [5] 21 | 0 | 19 | 2 | 1,275 | .0 | 4.7 | .0 | .0 | 4.8 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 14.3 | 23.8 | 52.4 |
| 5,000–9,999 | [5] 10 | 0 | 10 | 0 | 2,870 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 10.0 | 90.0 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Plains and Mountain* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1, 103 | 105 | 562 | 436 | 73 | 1. 2 | 5. 2 | 6. 0 | 5. 6 | 8. 3 | 5. 7 | 7. 5 | 9. 5 | 8. 7 | 8. 3 | 10. 5 | 5. 5 | 8. 3 | 6. 6 | 3. 1 |
| 250-499 | 31 | 8 | 1 | 22 | −171 | . 0 | 9. 7 | 9. 7 | 12. 9 | 12. 9 | 12. 9 | 12. 9 | 25. 8 | 3. 2 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 |
| 500-749 | 126 | 25 | 26 | 75 | −142 | 3. 2 | 6. 3 | 6. 3 | 8. 7 | 7. 2 | 12. 0 | 15. 9 | 19. 8 | 13. 4 | 3. 2 | 4. 0 | . 0 | . 0 | . 0 | . 0 |
| 750-999 | 182 | 26 | 72 | 84 | −77 | . 5 | 3. 8 | 8. 8 | 6. 6 | 12. 1 | 5. 5 | 8. 8 | 14. 3 | 16. 0 | 12. 1 | 8. 8 | 2. 2 | . 5 | . 0 | . 0 |
| 1,000-1,249 | 155 | 15 | 68 | 72 | −77 | 1. 3 | 10. 3 | 6. 5 | 5. 2 | 10. 9 | 4. 5 | 7. 7 | 9. 7 | 8. 4 | 14. 2 | 12. 3 | 4. 5 | 3. 9 | . 6 | . 0 |
| 1,250-1,499 | 171 | 11 | 88 | 72 | 6 | 1. 2 | 2. 9 | 5. 3 | 6. 4 | 12. 3 | 7. 6 | 6. 4 | 6. 4 | 7. 0 | 8. 2 | 16. 4 | 5. 3 | 12. 3 | 2. 3 | . 0 |
| 1,500-1,749 | 131 | 10 | 72 | 49 | 23 | . 8 | 4. 6 | 7. 6 | 3. 8 | 8. 4 | 4. 6 | 7. 6 | 7. 6 | 6. 1 | 10. 7 | 13. 8 | 7. 6 | 12. 2 | 4. 6 | . 0 |
| 1,750-1,999 | 87 | 2 | 61 | 24 | 131 | 1. 1 | 6. 9 | 5. 8 | 2. 3 | 8. 1 | 3. 4 | . 0 | 2. 3 | 8. 1 | 6. 9 | 10. 3 | 12. 6 | 13. 8 | 17. 3 | 1. 1 |
| 2,000-2,499 | 125 | 5 | 91 | 29 | 203 | 1. 6 | 4. 8 | 1. 6 | 4. 8 | . 8 | 3. 2 | 6. 4 | 4. 0 | 3. 2 | 4. 0 | 12. 8 | 12. 0 | 20. 0 | 18. 4 | 2. 4 |
| 2,500-2,999 | 38 | 1 | 32 | 5 | 474 | . 0 | . 0 | 5. 3 | 7. 9 | . 0 | . 0 | . 0 | 2. 6 | 5. 3 | 5. 3 | 5. 3 | 2. 6 | 13. 1 | 39. 5 | 13. 1 |
| 3,000-3,999 | 36 | 1 | 31 | 4 | 564 | . 0 | . 0 | 2. 8 | . 0 | . 0 | 2. 8 | 5. 5 | 2. 8 | 8. 3 | 2. 8 | 5. 5 | 11. 1 | 13. 9 | 19. 5 | 25. 0 |
| 4,000-4,999 | [5] 12 | 1 | 11 | 0 | 1, 304 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | 8. 3 | . 0 | 8. 3 | . 0 | . 0 | . 0 | 16. 7 | 66. 7 |
| 5,000-9,999 | [5] 9 | 0 | 9 | 0 | 3, 876 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | 11. 1 | . 0 | . 0 | . 0 | 88. 9 |
| *Pacific* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1, 471 | 112 | 873 | 486 | 79 | . 5 | 4. 3 | 4. 6 | 5. 0 | 6. 7 | 5. 2 | 6. 7 | 7. 6 | 10. 4 | 9. 4 | 12. 2 | 7. 8 | 10. 7 | 6. 8 | 2. 1 |
| 250-499 | [5] 28 | 5 | 4 | 19 | −136 | . 0 | 7. 1 | 7. 1 | 14. 3 | 7. 1 | 14. 3 | 17. 9 | 17. 9 | 10. 7 | 3. 6 | . 0 | . 0 | . 0 | . 0 | . 0 |
| 500-749 | 107 | 25 | 34 | 48 | −81 | . 9 | 5. 6 | 3. 7 | 4. 7 | 10. 3 | 8. 4 | 11. 2 | 23. 4 | 20. 6 | 6. 5 | 4. 7 | . 0 | . 0 | . 0 | . 0 |
| 750-999 | 186 | 27 | 70 | 89 | −54 | 1. 1 | 1. 6 | 6. 5 | 5. 4 | 10. 7 | 6. 5 | 16. 1 | 14. 5 | 17. 2 | 8. 6 | 9. 6 | 2. 2 | . 0 | . 0 | . 0 |
| 1,000-1,249 | 211 | 17 | 113 | 81 | −9 | . 0 | 4. 3 | 3. 8 | 5. 7 | 9. 4 | 9. 0 | 6. 2 | 8. 1 | 13. 2 | 14. 7 | 13. 2 | 6. 2 | 6. 2 | . 0 | . 0 |
| 1,250-1,499 | 204 | 16 | 123 | 65 | 40 | . 0 | 3. 9 | 4. 4 | 3. 4 | 7. 9 | 3. 9 | 8. 4 | 7. 8 | 10. 8 | 10. 8 | 16. 2 | 11. 3 | 8. 3 | 2. 9 | . 0 |
| 1,500-1,749 | 202 | 11 | 124 | 67 | 32 | 1. 0 | 5. 0 | 5. 4 | 5. 4 | 5. 9 | 6. 5 | 4. 0 | 5. 4 | 9. 4 | 13. 3 | 12. 9 | 10. 4 | 11. 4 | 4. 0 | . 0 |
| 1,750-1,999 | 174 | 4 | 120 | 50 | 65 | . 6 | 6. 3 | 5. 2 | 6. 3 | 4. 0 | 1. 7 | 4. 6 | 2. 3 | 5. 7 | 8. 6 | 19. 0 | 15. 5 | 17. 3 | 2. 9 | . 0 |
| 2,000-2,499 | 208 | 6 | 158 | 44 | 218 | . 0 | 5. 3 | 4. 4 | 3. 8 | 3. 4 | 2. 4 | 1. 9 | 2. 9 | 4. 8 | 6. 7 | 14. 4 | 8. 7 | 20. 6 | 17. 3 | 3. 4 |
| 2,500-2,999 | 100 | 1 | 80 | 19 | 391 | 1. 0 | 3. 0 | 1. 0 | 5. 0 | 4. 0 | 3. 0 | 2. 0 | 1. 0 | 4. 0 | 3. 0 | 5. 0 | 7. 0 | 24. 0 | 26. 0 | 11. 0 |
| 3,000-3,999 | 51 | 0 | 47 | 4 | 608 | 1. 9 | . 0 | 4. 0 | 1. 9 | . 0 | . 0 | . 0 | . 0 | 5. 9 | 5. 9 | 1. 9 | 4. 0 | 11. 8 | 37. 3 | 25. 4 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2, 100 | 175 | 1, 246 | 679 | 129 | . 9 | 2. 8 | 4. 0 | 4. 5 | 6. 3 | 6. 1 | 7. 7 | 8. 3 | 14. 4 | 8. 0 | 10. 6 | 5. 9 | 9. 1 | 7. 2 | 4. 2 |
| 250-499 | 63 | 13 | 21 | 29 | −51 | . 0 | 1. 6 | 4. 8 | 4. 8 | 7. 9 | 4. 8 | 22. 2 | 20. 6 | 30. 1 | 1. 6 | 1. 6 | . 0 | . 0 | . 0 | . 0 |
| 500-749 | 236 | 45 | 86 | 105 | −51 | . 4 | 3. 0 | 3. 8 | 4. 7 | 6. 4 | 9. 7 | 16. 5 | 19. 1 | 22. 0 | 8. 5 | 5. 1 | . 4 | . 4 | . 0 | . 0 |
| 750-999 | 257 | 30 | 138 | 89 | −22 | . 8 | 1. 9 | 2. 7 | 3. 1 | 7. 8 | 8. 9 | 9. 4 | 11. 7 | 26. 8 | 14. 8 | 8. 6 | 2. 3 | 1. 2 | . 0 | . 0 |
| 1,000-1,249 | 274 | 23 | 147 | 104 | −5 | . 7 | 2. 2 | 4. 4 | 3. 6 | 11. 7 | 7. 7 | 7. 7 | 8. 4 | 17. 5 | 9. 4 | 12. 0 | 7. 7 | 6. 6 | . 4 | . 0 |
| 1,250-1,499 | 286 | 20 | 165 | 101 | 35 | . 3 | 2. 4 | 3. 5 | 5. 6 | 6. 3 | 9. 5 | 7. 7 | 7. 0 | 13. 3 | 10. 5 | 14. 7 | 8. 8 | 8. 0 | 2. 4 | . 0 |
| 1,500-1,749 | 249 | 15 | 147 | 87 | 45 | . 8 | 6. 9 | 5. 2 | 6. 0 | 4. 8 | 5. 2 | 6. 0 | 6. 0 | 11. 3 | 6. 0 | 12. 9 | 6. 0 | 15. 7 | 7. 2 | . 0 |
| 1,750-1,999 | 173 | 8 | 116 | 49 | 90 | . 6 | 2. 3 | 5. 2 | 5. 2 | 8. 0 | . 6 | 6. 4 | 4. 6 | 12. 1 | 11. 0 | 14. 5 | 7. 5 | 11. 0 | 11. 0 | . 0 |
| 2,000-2,499 | 245 | 12 | 173 | 60 | 146 | 1. 2 | 2. 0 | 5. 7 | 4. 5 | 3. 3 | 4. 1 | 3. 7 | 4. 9 | 8. 6 | 6. 1 | 14. 7 | 11. 0 | 16. 8 | 12. 2 | 1. 2 |
| 2,500-2,999 | 124 | 4 | 81 | 39 | 210 | 2. 4 | 4. 9 | 4. 0 | 8. 1 | 5. 7 | 4. 0 | 2. 4 | 3. 2 | 3. 2 | 2. 4 | 8. 1 | 7. 3 | 16. 1 | 20. 1 | 8. 1 |
| 3,000-3,999 | 117 | 4 | 100 | 13 | 550 | 1. 7 | . 9 | 1. 7 | . 9 | 1. 7 | 1. 7 | 2. 5 | 3. 4 | 1. 7 | 1. 7 | 6. 0 | 3. 4 | 17. 9 | 32. 5 | 22. 3 |
| 4,000-4,999 | 40 | 1 | 36 | 3 | 930 | 2. 5 | . 0 | . 0 | 2. 5 | 2. 5 | . 0 | . 0 | 2. 5 | . 0 | . 0 | 2. 5 | 5. 0 | 12. 5 | 30. 0 | 40. 0 |
| 5,000-9,999 | 36 | 0 | 36 | 0 | 2, 602 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | 2. 8 | 2. 8 | 94. 4 |

See footnotes at end of table.

TABLE 24.—SURPLUS OR DEFICIT: *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Families having— |  |  | Average net surplus or deficit (−)[4] | Families having a deficit of— |  |  |  |  |  |  | Families having neither a surplus nor deficit[3] | Families having a surplus of— |  |  |  |  |  |  |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
|  |  | Neither a surplus nor deficit[3] | Surplus | Deficit |  | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 |  | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| VILLAGES—continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Southeast—Negro families* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| All incomes | *No.* 972 | *No.* 221 | *No.* 385 | *No.* 366 | *Dol.* −2 | *Pct.* 0.0 | *Pct.* 0.5 | *Pct.* 0.5 | *Pct.* 1.5 | *Pct.* 3.7 | *Pct.* 6.7 | *Pct.* 24.7 | *Pct.* 22.7 | *Pct.* 26.2 | *Pct.* 6.4 | *Pct.* 5.4 | *Pct.* 1.0 | *Pct.* 0.6 | *Pct.* 0.1 | *Pct.* 0.0 |
| 0–249 | 146 | 45 | 25 | 76 | −21 | .0 | .0 | .0 | 2.1 | 4.1 | 8.2 | 37.7 | 30.8 | 17.1 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 403 | 103 | 147 | 153 | −8 | .0 | .2 | .2 | .5 | 3.0 | 6.0 | 28.0 | 25.6 | 31.6 | 4.2 | .5 | .2 | .0 | .0 | .0 |
| 500–749 | 268 | 55 | 128 | 85 | −1 | .0 | .7 | 1.1 | 1.9 | 4.1 | 4.9 | 19.0 | 20.5 | 29.5 | 7.8 | 9.0 | 1.1 | .4 | .0 | .0 |
| 750–999 | 100 | 15 | 50 | 35 | 15 | .0 | 1.0 | .0 | 3.0 | 6.0 | 9.0 | 16.0 | 15.0 | 16.0 | 15.0 | 15.0 | 1.0 | 3.0 | .0 | .0 |
| 1,000–1,249 | 44 | 2 | 30 | 12 | 66 | .0 | .0 | .0 | 2.3 | .0 | 15.9 | 9.1 | 4.5 | 13.6 | 20.5 | 22.7 | 6.8 | 2.3 | 2.3 | .0 |
| 1,250–1,499 | [5] 11 | 1 | 5 | 5 | −28 | .0 | 9.1 | 9.1 | 9.1 | 9.1 | .0 | 9.1 | 9.1 | 9.1 | .0 | 9.1 | 18.1 | 9.1 | .0 | .0 |
| FARMS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Vermont* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| All incomes | 537 | 14 | 289 | 234 | 26 | 1.7 | 5.2 | 6.9 | 5.8 | 11.9 | 4.7 | 7.4 | 2.6 | 8.9 | 9.5 | 8.9 | 7.4 | 10.3 | 7.3 | 1.5 |
| 0–249 | [5] 10 | 0 | 0 | 10 | −487 | 10.0 | 20.0 | 40.0 | 20.0 | 10.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 28 | 0 | 0 | 28 | −292 | 3.6 | 14.3 | 17.8 | 14.3 | 32.1 | 14.3 | 3.6 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 82 | 3 | 21 | 58 | −211 | 3.7 | 12.1 | 11.0 | 9.8 | 17.0 | 9.8 | 7.3 | 3.7 | 17.0 | 4.9 | 3.7 | .0 | .0 | .0 | .0 |
| 750–999 | 111 | 3 | 56 | 52 | −61 | 1.8 | 6.3 | 3.6 | 5.4 | 14.4 | 2.7 | 12.6 | 2.7 | 16.3 | 12.6 | 13.5 | 1.8 | 6.3 | .0 | .0 |
| 1,000–1,249 | 94 | 6 | 57 | 31 | 30 | 1.1 | .0 | 4.3 | 5.3 | 8.5 | 3.2 | 10.6 | 6.4 | 10.6 | 20.2 | 8.5 | 13.8 | 6.4 | 1.1 | .0 |
| 1,250–1,499 | 74 | 1 | 47 | 26 | 64 | 1.4 | 4.1 | 5.4 | 6.7 | 6.7 | 2.7 | 8.1 | 1.4 | 5.4 | 1.3 | 19.0 | 16.2 | 16.2 | 5.4 | .0 |
| 1,500–1,749 | 49 | 1 | 36 | 12 | 170 | .0 | 4.1 | 4.1 | .0 | 8.1 | 4.1 | 4.1 | 2.0 | 2.0 | 14.3 | 6.1 | 10.2 | 30.7 | 10.2 | .0 |
| 1,750–1,999 | 44 | 0 | 36 | 8 | 286 | .0 | .0 | 4.5 | 2.3 | 6.9 | 4.5 | .0 | .0 | 2.3 | 9.1 | 4.5 | 18.2 | 20.5 | 27.2 | .0 |
| 2,000–2,499 | 34 | 0 | 26 | 8 | 382 | .0 | .0 | 8.9 | .0 | 8.8 | 2.9 | 2.9 | .0 | .0 | 5.9 | 5.9 | .0 | 17.6 | 41.2 | 5.9 |
| 2,500–2,999 | [5] 11 | 0 | 10 | 1 | 876 | .0 | .0 | .0 | .0 | 9.1 | .0 | .0 | .0 | .0 | .0 | 9.1 | .0 | .0 | 27.3 | 54.5 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *New Jersey* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 497 | 3 | 252 | 242 | −16 | 8.1 | 12.5 | 6.6 | 8.3 | 7.8 | 2.2 | 3.2 | .6 | 4.0 | 4.4 | 7.5 | 5.6 | 9.3 | 13.5 | 6.4 |
| 0–249 | [5] 11 | 0 | 0 | 11 | −1,247 | 54.5 | 45.5 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 36 | 0 | 0 | 36 | −632 | 8.3 | 52.8 | 27.8 | 8.3 | 2.8 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 41 | 0 | 5 | 36 | −457 | 14.6 | 24.4 | 22.0 | 4.9 | 17.1 | 2.4 | 2.4 | .0 | 2.4 | 2.4 | 7.4 | .0 | .0 | .0 | .0 |
| 750–999 | 49 | 0 | 12 | 37 | −341 | 10.3 | 20.4 | 8.1 | 20.4 | 8.1 | 4.1 | 4.1 | .0 | 8.1 | 4.1 | 10.3 | 2.0 | .0 | .0 | .0 |
| 1,000–1,249 | 73 | 0 | 24 | 49 | −271 | 11.0 | 13.7 | 4.1 | 16.4 | 11.0 | 2.7 | 8.2 | .0 | 6.9 | 4.1 | 8.2 | 5.5 | 8.2 | .0 | .0 |
| 1,250–1,499 | 53 | 1 | 28 | 24 | −45 | 1.9 | 5.7 | 5.7 | 9.4 | 15.0 | 5.7 | 1.9 | 1.9 | 7.5 | 9.4 | 15.1 | 11.4 | 9.4 | .0 | .0 |
| 1,500–1,749 | 51 | 1 | 31 | 19 | −199 | 15.7 | 2.0 | .0 | 5.9 | 5.9 | 3.9 | 3.9 | 2.0 | .0 | 11.8 | 13.7 | 7.8 | 21.5 | 5.9 | .0 |
| 1,750–1,999 | 50 | 1 | 37 | 12 | 234 | 4.0 | 2.0 | 2.0 | 6.0 | 4.0 | .0 | 6.0 | 2.0 | 4.0 | 6.0 | 4.0 | 14.0 | 16.0 | 28.0 | 2.0 |
| 2,000–2,499 | 62 | 0 | 47 | 15 | 372 | 1.6 | 4.8 | 4.8 | 3.2 | 6.6 | 1.6 | 1.6 | .0 | 3.2 | 1.6 | 4.8 | 4.8 | 11.3 | 41.9 | 8.2 |
| 2,500–2,999 | 33 | 0 | 33 | 0 | 713 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.0 | 3.0 | 6.1 | 9.1 | 18.2 | 33.3 | 27.3 |
| 3,000–3,999 | 38 | 0 | 35 | 3 | 998 | .0 | .0 | .0 | 2.6 | 5.3 | .0 | .0 | .0 | 2.6 | .0 | 2.6 | .0 | 7.9 | 34.2 | 44.8 |
| *Pennsylvania–Ohio* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2,254 | 189 | 1,495 | 570 | 296 | 1.3 | 3.2 | 4.4 | 3.1 | 5.6 | 3.9 | 3.8 | 8.4 | 5.8 | 5.6 | 8.9 | 8.5 | 11.2 | 15.2 | 11.1 |
| 0–249 | [5] 21 | 0 | 0 | 21 | −742 | 28.6 | 23.8 | 38.0 | .0 | 4.8 | 4.8 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 100 | 11 | 9 | 80 | −322 | 7.0 | 16.0 | 15.0 | 8.0 | 22.0 | 9.0 | 3.0 | 11.0 | 8.0 | .0 | .0 | 1.0 | .0 | .0 | .0 |
| 500–749 | 209 | 42 | 42 | 125 | −163 | 2.4 | 7.7 | 11.5 | 8.6 | 13.3 | 8.6 | 7.7 | 20.1 | 8.6 | 6.2 | 4.8 | .5 | .0 | .0 | .0 |
| 750–999 | 304 | 48 | 136 | 120 | −51 | .3 | 4.6 | 6.9 | 5.6 | 9.9 | 6.9 | 5.3 | 15.8 | 12.8 | 11.2 | 13.2 | 6.2 | 1.3 | .0 | .0 |
| 1,000–1,249 | 294 | 40 | 165 | 89 | 26 | .7 | 2.4 | 4.1 | 2.4 | 7.1 | 6.1 | 7.5 | 13.6 | 10.9 | 9.9 | 12.9 | 12.9 | 8.8 | .7 | .0 |
| 1,250–1,499 | 312 | 19 | 225 | 68 | 121 | 1.6 | 1.3 | 2.9 | 4.1 | 5.8 | 3.2 | 2.9 | 6.1 | 6.4 | 8.3 | 17.0 | 14.4 | 20.2 | 5.8 | .0 |
| 1,500–1,749 | 267 | 13 | 216 | 38 | 257 | .4 | 1.5 | 3.7 | 1.9 | 1.1 | 1.5 | 4.1 | 4.9 | 2.6 | 5.6 | 11.6 | 14.6 | 22.5 | 23.6 | .4 |
| 1,750–1,999 | 197 | 8 | 176 | 13 | 411 | .0 | 2.5 | .0 | .5 | 1.5 | 1.0 | 1.0 | 4.1 | 1.5 | 2.5 | 8.1 | 12.7 | 23.9 | 36.6 | 4.1 |
| 2,000–2,499 | 254 | 8 | 234 | 12 | 591 | .4 | .4 | .0 | .4 | .4 | .8 | 2.3 | 3.1 | 1.2 | 1.6 | 3.9 | 7.5 | 15.4 | 47.6 | 15.0 |
| 2,500–2,999 | 135 | 0 | 131 | 4 | 928 | .8 | .0 | .0 | .0 | .0 | 1.4 | .8 | .0 | .0 | .8 | 2.2 | 1.4 | 8.9 | 34.9 | 48.8 |
| 3,000–3 999 | 116 | 0 | 116 | 0 | 1,449 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 1.7 | 1.7 | 15.5 | 81.1 |
| 4,000–4,999 | [5] 26 | 0 | 26 | 0 | 2,181 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 19 | 0 | 19 | 0 | 3,638 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| *Michigan–Wisconsin* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,067 | 103 | 597 | 367 | 85 | 1.8 | 5.9 | 6.8 | 5.5 | 6.2 | 4.7 | 3.5 | 9.7 | 8.2 | 7.1 | 11.1 | 6.7 | 8.5 | 9.6 | 4.7 |
| 0–249 | [5] 13 | 0 | 0 | 13 | −1,153 | 61.5 | 30.8 | 7.7 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 53 | 6 | 2 | 45 | −351 | 5.7 | 20.8 | 26.5 | 9.4 | 7.5 | 7.5 | 7.5 | 11.3 | 3.8 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 115 | 19 | 17 | 79 | −207 | 2.7 | 10.4 | 14.8 | 8.7 | 17.4 | 10.4 | 4.3 | 16.5 | 6.1 | 3.5 | 4.3 | .9 | .0 | .0 | .0 |
| 750–999 | 176 | 28 | 70 | 78 | −103 | 2.3 | 4.5 | 8.0 | 10.2 | 8.5 | 5.7 | 5.1 | 15.9 | 15.9 | 8.5 | 11.4 | 4.0 | .0 | .0 | .0 |
| 1,000–1,249 | 196 | 24 | 105 | 67 | −14 | .6 | 5.1 | 5.1 | 4.6 | 6.1 | 6.1 | 6.6 | 12.2 | 9.7 | 13.3 | 19.9 | 6.6 | 3.6 | .5 | .0 |
| 1,250–1,499 | 169 | 16 | 117 | 36 | 100 | .0 | 4.1 | 4.8 | 4.1 | 4.1 | 2.4 | 1.8 | 9.5 | 9.5 | 9.5 | 15.4 | 12.4 | 16.5 | 5.9 | .0 |
| 1,500–1,749 | 115 | 1 | 92 | 22 | 198 | .0 | 4.3 | 1.7 | 5.3 | 3.5 | 2.6 | 1.7 | .9 | 9.6 | 6.1 | 13.0 | 7.8 | 24.3 | 18.3 | .9 |
| 1,750–1,999 | 80 | 4 | 62 | 14 | 285 | .0 | 3.8 | 5.0 | 2.5 | 3.8 | 1.2 | 1.2 | 5.0 | 2.5 | 3.8 | 12.5 | 11.2 | 15.0 | 28.7 | 3.8 |
| 2,000–2,499 | 95 | 3 | 82 | 10 | 539 | .0 | 3.1 | 3.1 | 1.2 | .0 | 3.1 | .0 | 3.2 | 2.1 | 4.2 | 2.1 | 9.5 | 15.8 | 34.7 | 17.9 |
| 2,500–2,999 | [5] 25 | 1 | 22 | 2 | 871 | .0 | .0 | .0 | 4.0 | .0 | 4.0 | .0 | 4.0 | .0 | 4.0 | 8.0 | 4.0 | .0 | 20.0 | 52.0 |
| 3,000–3,999 | 30 | 1 | 28 | 1 | 1,128 | .0 | .0 | .0 | .0 | 3.3 | .0 | .0 | 3.3 | .0 | .0 | .0 | 6.7 | 3.3 | 30.0 | 53.4 |

See footnotes at end of table.

TABLE 24.—SURPLUS OR DEFICIT. *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Families having— | | | Average net surplus or deficit (—)[4] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit[3] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit[3] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| FARMS—continued | | | | | | | | | | | | | | | | | | | | |
| *Illinois-Iowa* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 1,642 | 59 | 934 | 649 | 218 | 1.8 | 7.6 | 8.0 | 5.2 | 8.5 | 4.4 | 4.0 | 3.6 | 4.9 | 4.9 | 7.8 | 7.1 | 9.6 | 12.1 | 10.5 |
| 0–249 | [5] 26 | 0 | 0 | 26 | −620 | 15.4 | 38.4 | 26.9 | 3.9 | 11.5 | 3.9 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 106 | 1 | 3 | 102 | −386 | 5.7 | 19.8 | 29.2 | 15.1 | 15.1 | 5.7 | 5.7 | .9 | 2.8 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 206 | 10 | 36 | 160 | −245 | 3.4 | 15.0 | 14.6 | 10.7 | 20.3 | 6.3 | 7.3 | 4.9 | 7.3 | 4.9 | 3.8 | 1.0 | .5 | .0 | .0 |
| 750–999 | 258 | 14 | 96 | 148 | −71 | .8 | 12.0 | 10.1 | 7.4 | 11.6 | 7.4 | 8.1 | 5.4 | 7.0 | 8.6 | 11.6 | 8.1 | 1.9 | .0 | .0 |
| 1,000–1,249 | 252 | 13 | 126 | 113 | −39 | 1.6 | 7.5 | 7.9 | 6.0 | 9.5 | 7.1 | 5.2 | 5.2 | 7.1 | 7.9 | 11.6 | 9.5 | 13.1 | .8 | .0 |
| 1,250–1,499 | 207 | 9 | 153 | 45 | 163 | .5 | 1.9 | 3.4 | 2.9 | 6.8 | 3.8 | 2.4 | 4.3 | 5.8 | 6.8 | 15.0 | 14.5 | 19.3 | 12.6 | .0 |
| 1,500–1,749 | 161 | 6 | 124 | 31 | 227 | 1.2 | 3.1 | 5.0 | 1.9 | 4.4 | 2.5 | 1.2 | 3.7 | 5.6 | 5.6 | 7.5 | 11.8 | 22.3 | 23.6 | .6 |
| 1,750–1,999 | 110 | 6 | 96 | 8 | 416 | 1.8 | .0 | 1.8 | .0 | 1.9 | .9 | .9 | 5.5 | 3.6 | .9 | 10.0 | 10.0 | 21.8 | 33.6 | 7.3 |
| 2,000–2,499 | 139 | 0 | 127 | 12 | 652 | .7 | 2.2 | 1.5 | 1.4 | .7 | .7 | 1.4 | .0 | .7 | 2.2 | 4.3 | 5.0 | 11.5 | 45.4 | 22.3 |
| 2,500–2,999 | 78 | 0 | 75 | 3 | 1,021 | .0 | 1.2 | .0 | 1.3 | .0 | 1.3 | .0 | .0 | .0 | 1.3 | 1.3 | 1.3 | 2.6 | 32.1 | 57.6 |
| 3,000–3,999 | 63 | 0 | 62 | 1 | 1,509 | .0 | .0 | .0 | .0 | 1.6 | .0 | .0 | .0 | .0 | .0 | .0 | 1.6 | 1.6 | 15.9 | 79.3 |
| 4,000–4,999 | [5] 16 | 0 | 16 | 0 | 2,576 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 6.2 | 93.8 |
| 5,000–9,999 | [5] 20 | 0 | 20 | 0 | 4,257 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| *North Dakota-Kansas* | | | | | | | | | | | | | | | | | | | | |
| All income classes | 1,088 | 29 | 269 | 790 | −352 | 13.7 | 20.2 | 16.4 | 7.4 | 8.5 | 3.4 | 3.0 | 2.7 | 3.2 | 2.4 | 4.2 | 2.9 | 4.8 | 4.7 | 2.5 |
| Net losses | 104 | 0 | 0 | 104 | −1,561 | 80.8 | 19.2 | .0 | .0 | .0 | .0 | .0 | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ |
| Net incomes | 984 | 29 | 269 | 686 | −224 | 6.6 | 20.4 | 18.2 | 8.1 | 9.3 | 3.8 | 3.4 | 2.9 | 3.6 | 2.6 | 4.7 | 3.3 | 5.2 | 5.2 | 2.7 |
| 0–249 | 89 | 0 | 0 | 89 | −808 | 24.7 | 51.7 | 19.1 | 3.4 | 1.1 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 165 | 1 | 1 | 163 | −539 | 9.1 | 40.0 | 31.5 | 7.9 | 7.9 | 1.2 | 1.2 | .6 | .0 | .6 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 185 | 5 | 12 | 168 | −404 | 7.0 | 23.2 | 27.0 | 9.2 | 15.7 | 5.4 | 3.3 | 2.7 | 3.3 | 2.2 | .5 | .5 | .0 | .0 | .0 |
| 750–999 | 177 | 8 | 32 | 137 | −276 | 5.6 | 15.3 | 16.4 | 13.6 | 14.1 | 6.8 | 5.6 | 4.5 | 4.5 | 4.5 | 3.4 | 4.5 | 1.2 | .0 | .0 |
| 1,000–1,249 | 106 | 3 | 49 | 54 | −106 | 1.9 | 9.4 | 14.2 | 10.4 | 6.6 | 3.8 | 4.7 | 2.8 | 11.3 | 3.8 | 12.2 | 6.6 | 10.4 | 1.9 | .0 |
| 1,250–1,499 | 89 | 7 | 46 | 36 | 21 | .0 | 3.4 | 7.9 | 6.7 | 10.1 | 6.7 | 5.6 | 7.9 | 4.5 | 7.9 | 14.6 | 7.9 | 13.4 | 3.4 | .0 |
| 1,500–1,749 | 62 | 4 | 43 | 15 | 209 | .0 | 1.7 | 4.8 | 3.2 | 6.5 | 3.2 | 4.8 | 6.5 | 6.5 | 1.7 | 11.2 | 6.5 | 19.3 | 24.1 | .0 |
| 1,750–1,999 | 39 | 0 | 27 | 12 | 225 | 5.1 | 7.7 | 10.3 | .0 | 5.1 | .0 | 2.6 | .0 | .0 | .0 | 5.1 | 7.7 | 15.4 | 38.4 | 2.6 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2,000-2,499 | 33 | 1 | 24 | 8 | 283 | 3.1 | .0 | 3.0 | 9.1 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 6.1 | 6.1 | 27.3 | 18.2 | 9.1 |
| 2,500-2,999 | [5] 23 | 0 | 21 | 2 | 949 | .0 | .0 | .0 | 4.3 | 4.4 | .0 | .0 | .0 | .0 | .0 | 8.7 | .0 | .0 | 34.8 | 47.8 |
| 3,000-3,999 | [5] 16 | 0 | 14 | 2 | 1,273 | .0 | 6.2 | 6.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 12.5 | 75.0 |
| *South Dakota–Montana–Colorado* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 447 | 12 | 200 | 235 | −68 | 5.4 | 15.2 | 13.0 | 6.9 | 6.3 | 3.8 | 2.0 | 2.7 | 6.9 | 4.5 | 7.6 | 4.3 | 7.6 | 8.0 | 5.8 |
| 0-249 | 31 | 1 | 0 | 30 | −733 | 25.8 | 35.5 | 22.6 | 12.9 | .0 | .0 | .0 | 3.2 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250-499 | 60 | 3 | 2 | 55 | −571 | 15.0 | 33.3 | 26.7 | 11.7 | 1.7 | 3.3 | .0 | 5.0 | 1.7 | 1.6 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 75 | 4 | 17 | 54 | −302 | 4.0 | 18.7 | 21.3 | 8.0 | 12.0 | 6.7 | 1.3 | 5.3 | 5.3 | 8.0 | 9.4 | .0 | .0 | .0 | .0 |
| 750-999 | 84 | 1 | 34 | 49 | −194 | 3.6 | 13.1 | 13.1 | 9.5 | 8.3 | 4.8 | 5.9 | 1.2 | 17.9 | 7.1 | 9.5 | 4.8 | 1.2 | .0 | .0 |
| 1,000-1,249 | 56 | 0 | 32 | 24 | −10 | .0 | 8.9 | 10.7 | 3.6 | 10.7 | 5.4 | 3.6 | .0 | 10.7 | 7.1 | 16.0 | 5.4 | 14.3 | 3.6 | .0 |
| 1,250-1,499 | 45 | 1 | 28 | 16 | 48 | 2.2 | 6.7 | 2.2 | 6.7 | 11.2 | 4.4 | 2.2 | 2.2 | 4.4 | 4.4 | 15.6 | 8.9 | 20.0 | 8.9 | .0 |
| 1,500-1,749 | [5] 23 | 1 | 19 | 3 | 293 | .0 | 8.7 | 4.3 | .0 | .0 | .0 | .0 | 4.3 | 4.3 | .0 | 4.3 | 13.1 | 21.8 | 39.2 | .0 |
| 1,750-1,999 | [5] 25 | 1 | 21 | 3 | 324 | .0 | 8.0 | .0 | 4.0 | .0 | .0 | .0 | 4.0 | 4.0 | 4.0 | 4.0 | 12.0 | 16.0 | 44.0 | .0 |
| 2,000-2,499 | [5] 26 | 0 | 25 | 1 | 712 | .0 | .0 | .0 | .0 | .0 | 3.9 | .0 | .0 | .0 | .0 | 3.9 | 7.6 | 23.0 | 30.8 | 30.8 |
| 2,500-2,999 | [5] 13 | 0 | 13 | 0 | 1,206 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 7.7 | .0 | .0 | .0 | 7.7 | 7.7 | 76.9 |
| 3,000-3,999 | [5] 9 | 0 | 9 | 0 | 1,666 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 11.1 | 88.9 |
| *Washington–Oregon* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 948 | 62 | 590 | 296 | 260 | .9 | 3.9 | 4.5 | 4.5 | 6.8 | 5.5 | 5.1 | 6.5 | 7.9 | 4.0 | 8.9 | 6.6 | 11.3 | 12.8 | 10.8 |
| 0-249 | [5] 17 | 1 | 1 | 15 | −385 | 11.8 | 17.6 | 29.4 | 5.9 | 5.9 | 17.6 | .0 | 5.9 | 5.9 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250-499 | 63 | 13 | 5 | 45 | −197 | 1.6 | 7.9 | 12.7 | 17.5 | 14.3 | 9.6 | 7.9 | 20.6 | 6.3 | .0 | 1.6 | .0 | .0 | .0 | .0 |
| 500-749 | 142 | 17 | 37 | 88 | −118 | 1.4 | 4.9 | 7.7 | 9.2 | 12.7 | 12.0 | 14.0 | 12.0 | 12.7 | 6.4 | 5.6 | .7 | .7 | .0 | .0 |
| 750-999 | 117 | 17 | 52 | 48 | −46 | .0 | 7.6 | 6.0 | 2.6 | 9.4 | 6.0 | 9.4 | 14.5 | 12.9 | 6.8 | 15.4 | 6.0 | 3.4 | .0 | .0 |
| 1,000-1,249 | 120 | 2 | 82 | 36 | 76 | .9 | 2.5 | 2.5 | 3.3 | 10.0 | 7.5 | 3.3 | 1.7 | 12.5 | 4.2 | 16.6 | 15.8 | 17.5 | 1.7 | .0 |
| 1,250-1,499 | 113 | 4 | 87 | 22 | 165 | .9 | 3.5 | .0 | 2.7 | 6.2 | 4.4 | 1.8 | 3.5 | 10.6 | 7.1 | 13.3 | 14.2 | 18.5 | 13.3 | .0 |
| 1,500-1,749 | 100 | 3 | 76 | 21 | 212 | 1.0 | 1.0 | 6.0 | 6.0 | 3.0 | 1.0 | 3.0 | 3.0 | 6.0 | 3.0 | 12.0 | 10.0 | 27.0 | 18.0 | .0 |
| 1,750-1,999 | 72 | 3 | 59 | 10 | 407 | .0 | 4.2 | .0 | 1.4 | 1.4 | 5.5 | 1.4 | 4.2 | 5.6 | 2.8 | 6.9 | 5.5 | 15.3 | 37.5 | 8.3 |
| 2,000-2,499 | 102 | 0 | 94 | 8 | 644 | 1.0 | 1.0 | 1.9 | 1.0 | 1.9 | .0 | 1.0 | .0 | .0 | 2.9 | 4.9 | 3.9 | 13.7 | 44.2 | 22.6 |
| 2,500-2,999 | 42 | 2 | 38 | 2 | 882 | .0 | 2.4 | 2.4 | .0 | .0 | .0 | .0 | 4.8 | .0 | .0 | .0 | 4.8 | 16.6 | 21.4 | 47.6 |
| 3,000-3,999 | 46 | 0 | 45 | 1 | 1,613 | .0 | .0 | .0 | .0 | .0 | .0 | 2.2 | .0 | .0 | .0 | .0 | .0 | 2.2 | 8.7 | 86.9 |
| 4,000-4,999 | [5] 14 | 0 | 14 | 0 | 2,285 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 7.1 | 92.9 |
| *Oregon—part-time* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 383 | 24 | 266 | 93 | 181 | .3 | 2.3 | 3.1 | 2.1 | 5.5 | 4.7 | 6.3 | 6.3 | 6.5 | 6.8 | 14.1 | 12.5 | 12.5 | 13.6 | 3.4 |
| 250-499 | [5] 2 | 0 | 0 | 2 | [6] −198 | .0 | .0 | .0 | 50.0 | 50.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | [5] 17 | 5 | 5 | 7 | −313 | 5.9 | .0 | 11.7 | 5.9 | 11.8 | .0 | 5.9 | 29.4 | 11.8 | 11.8 | 5.8 | .0 | .0 | .0 | .0 |
| 750-999 | 44 | 5 | 18 | 21 | −64 | .0 | 6.7 | 9.1 | .0 | 9.1 | 11.4 | 11.4 | 11.4 | 13.7 | 6.7 | 16.0 | 4.5 | .0 | .0 | .0 |
| 1,000-1,249 | 50 | 6 | 28 | 16 | 21 | .0 | 2.0 | 4.0 | 4.0 | 2.0 | 8.0 | 12.0 | 12.0 | 18.0 | 8.0 | 16.0 | 12.0 | .0 | 2.0 | .0 |
| 1,250-1,499 | 63 | 3 | 39 | 21 | 107 | .0 | .0 | 1.6 | 1.6 | 11.1 | 6.3 | 12.7 | 4.8 | 3.2 | 6.3 | 19.0 | 14.3 | 15.9 | 3.2 | .0 |
| 1,500-1,749 | 62 | 2 | 49 | 11 | 175 | .0 | 1.6 | 1.6 | 1.6 | 3.2 | 3.2 | 6.5 | 3.2 | 4.8 | 4.8 | 24.3 | 19.4 | 12.9 | 12.9 | .0 |
| 1,750-1,999 | 44 | 2 | 38 | 4 | 266 | .0 | 2.3 | .0 | .0 | 4.5 | 2.3 | .0 | 4.5 | 2.3 | 15.9 | 9.1 | 22.7 | 15.9 | 20.5 | .0 |
| 2,000-2,499 | 55 | 0 | 48 | 7 | 416 | .0 | 1.8 | 3.7 | 1.8 | 1.8 | 3.6 | .0 | .0 | 1.8 | 1.8 | 7.3 | 7.3 | 29.1 | 32.7 | 7.3 |
| 2,500-2,999 | [5] 29 | 0 | 27 | 2 | 471 | .0 | 3.5 | .0 | .0 | 3.4 | .0 | .0 | .0 | 3.4 | 3.4 | 6.9 | 13.8 | 20.7 | 34.5 | 10.4 |
| 3,000-3,999 | [5] 17 | 1 | 14 | 2 | 645 | .0 | 5.9 | .0 | 5.9 | .0 | .0 | .0 | 5.9 | .0 | 5.9 | 5.9 | 5.9 | 5.9 | 23.5 | 35.2 |

See footnotes at end of table.

TABLE 24.—SURPLUS OR DEFICIT: *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Families having— | | | Average net surplus or deficit (−)[4] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit[3] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit[3] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| FARMS—continued | | | | | | | | | | | | | | | | | | | | |
| *California* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 888 | 40 | 490 | 358 | 220 | 4.5 | 9.3 | 9.3 | 4.2 | 6.0 | 4.0 | 3.0 | 4.5 | 3.2 | 2.6 | 7.0 | 5.3 | 9.5 | 13.2 | 14.4 |
| 0–249 | [5] 20 | 1 | 0 | 19 | −773 | 30.0 | 45.0 | 15.0 | 5.0 | .0 | .0 | .0 | 5.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 51 | 2 | 0 | 49 | −589 | 9.8 | 33.3 | 27.5 | 11.8 | 5.9 | 3.9 | 3.9 | 3.9 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 74 | 8 | 9 | 57 | −347 | 9.5 | 12.1 | 24.3 | 9.5 | 16.2 | 1.3 | 4.1 | 10.8 | 4.1 | 5.4 | 2.7 | .0 | .0 | .0 | .0 |
| 750–999 | 87 | 10 | 20 | 57 | −238 | 4.7 | 14.9 | 14.9 | 8.1 | 5.7 | 11.5 | 5.7 | 11.5 | 6.9 | 6.9 | 6.9 | 1.2 | 1.1 | .0 | .0 |
| 1,000–1,249 | 71 | 5 | 31 | 35 | −150 | 4.2 | 14.1 | 5.7 | 7.0 | 7.0 | 9.9 | 1.4 | 7.0 | 9.9 | 8.5 | 15.5 | 7.0 | 2.8 | .0 | .0 |
| 1,250–1,499 | 93 | 7 | 44 | 42 | −95 | 4.3 | 9.7 | 9.7 | 6.5 | 7.5 | 4.3 | 3.2 | 7.5 | 3.2 | 1.1 | 12.9 | 10.8 | 13.9 | 5.4 | .0 |
| 1,500–1,749 | 91 | 1 | 60 | 30 | 129 | 1.1 | 7.7 | 5.5 | 1.1 | 9.9 | 5.5 | 2.2 | 1.1 | 3.3 | 1.1 | 5.5 | 16.5 | 20.8 | 18.7 | .0 |
| 1,750–1,999 | 76 | 1 | 49 | 26 | 182 | 2.7 | 3.9 | 7.9 | 1.3 | 7.9 | 3.9 | 6.6 | 1.3 | 2.7 | 1.3 | 13.2 | 3.9 | 17.1 | 25.0 | 1.3 |
| 2,000–2,499 | 137 | 2 | 112 | 23 | 374 | 3.6 | 3.6 | 2.9 | .8 | 2.2 | 1.5 | 2.2 | 1.5 | 2.2 | 2.9 | 6.6 | 8.8 | 19.7 | 29.1 | 12.4 |
| 2,500–2,999 | 79 | 3 | 63 | 13 | 681 | 2.5 | .0 | 6.4 | 2.5 | 2.5 | 1.3 | 1.3 | 3.8 | 1.3 | .0 | 6.4 | .0 | 7.5 | 27.8 | 36.7 |
| 3,000–3,999 | 66 | 0 | 61 | 5 | 1,155 | 1.5 | 1.5 | 3.1 | .0 | .0 | .0 | 1.5 | .0 | .0 | .0 | 3.1 | 1.5 | 4.5 | 21.2 | 62.1 |
| 4,000–4,999 | [5] 24 | 0 | 22 | 2 | 1,964 | .0 | .0 | .0 | .0 | 4.1 | .0 | 4.2 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 91.7 |
| 5,000–9,999 | [5] 19 | 0 | 19 | 0 | 2,800 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 5.3 | 94.7 |
| *N. C. self-sufficing counties—white operators* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 607 | 104 | 263 | 240 | 35 | .0 | .8 | 1.5 | 2.5 | 7.7 | 8.9 | 18.1 | 17.1 | 11.5 | 6.8 | 11.5 | 5.1 | 6.0 | 2.3 | .2 |
| 0–249 | [5] 10 | 3 | 0 | 7 | −21 | .0 | .0 | .0 | .0 | .0 | 10.0 | 60.0 | 30.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 78 | 18 | 10 | 50 | −42 | .0 | .0 | 2.6 | 2.6 | 10.2 | 12.8 | 35.9 | 23.1 | 10.2 | 1.3 | 1.3 | .0 | .0 | .0 | .0 |
| 500–749 | 138 | 27 | 32 | 79 | −35 | .0 | .0 | 2.2 | 2.9 | 10.1 | 13.8 | 28.2 | 19.6 | 15.3 | 4.3 | 3.6 | .0 | .0 | .0 | .0 |
| 750–999 | 156 | 32 | 62 | 62 | −10 | .0 | 1.3 | 1.3 | 1.9 | 10.2 | 9.0 | 16.0 | 20.6 | 15.4 | 10.2 | 12.2 | .6 | 1.3 | .0 | .0 |
| 1,000–1,249 | 107 | 18 | 69 | 20 | 82 | .0 | .0 | .9 | .9 | 4.7 | 5.6 | 6.6 | 16.8 | 13.1 | 8.4 | 20.6 | 14.0 | 7.5 | .9 | .0 |
| 1,250–1,499 | 63 | 5 | 46 | 12 | 128 | .0 | 1.6 | 1.6 | 4.8 | 4.7 | 4.7 | 1.6 | 7.9 | 1.6 | 11.1 | 20.7 | 15.9 | 22.2 | 1.6 | .0 |
| 1,500–1,749 | 39 | 1 | 32 | 6 | 245 | .0 | 2.6 | .0 | .0 | 2.6 | 2.6 | 7.6 | 2.6 | 5.1 | 5.1 | 23.1 | 5.1 | 25.6 | 15.4 | 2.6 |
| 1,750–1,999 | [5] 16 | 0 | 12 | 4 | 292 | .0 | 6.3 | .0 | 12.5 | .0 | .0 | 6.2 | .0 | .0 | .0 | 6.2 | 18.8 | 12.5 | 37.5 | .0 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *N. C.-S. C.—white operators* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,944 | 103 | 1,187 | 654 | 208 | .7 | 2.8 | 4.7 | 4.5 | 7.5 | 6.0 | 7.4 | 5.3 | 9.1 | 6.5 | 10.4 | 8.4 | 9.3 | 9.4 | 8.0 |
| 0-249 | [5] 22 | 0 | 1 | 21 | −208 | .0 | 9.1 | 18.2 | 13.6 | 27.4 | 13.6 | 13.6 | .0 | 4.5 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250-499 | 123 | 14 | 21 | 88 | −114 | 1.6 | 2.4 | 7.3 | 7.3 | 15.5 | 13.0 | 24.4 | 11.4 | 12.2 | 1.6 | 3.3 | .0 | .0 | .0 | .0 |
| 500-749 | 237 | 25 | 79 | 133 | −76 | .4 | 3.4 | 6.3 | 6.8 | 14.4 | 11.4 | 13.5 | 10.5 | 16.0 | 8.0 | 5.9 | 3.4 | .0 | .0 | .0 |
| 750-999 | 284 | 26 | 133 | 125 | −13 | .4 | 1.8 | 4.9 | 6.3 | 9.5 | 10.2 | 10.9 | 9.2 | 12.3 | 8.8 | 14.8 | 7.7 | 2.8 | .4 | .0 |
| 1,000-1,249 | 271 | 15 | 163 | 93 | 12 | 1.1 | 3.7 | 7.0 | 2.6 | 8.1 | 4.4 | 7.4 | 5.5 | 11.5 | 8.1 | 18.1 | 13.3 | 8.1 | 1.1 | .0 |
| 1,250-1,499 | 237 | 12 | 162 | 63 | 64 | .8 | 5.5 | 3.8 | 3.0 | 4.2 | 5.1 | 4.2 | 5.1 | 8.9 | 13.5 | 13.0 | 13.9 | 12.7 | 6.3 | .0 |
| 1,500-1,749 | 177 | 3 | 130 | 44 | 162 | .6 | 2.3 | 5.1 | 5.1 | 4.5 | 3.4 | 3.9 | 1.7 | 7.3 | 4.5 | 14.7 | 13.0 | 18.7 | 15.2 | .0 |
| 1,750-1,999 | 121 | 3 | 90 | 28 | 197 | .8 | 2.5 | 2.5 | 5.7 | 6.6 | 2.5 | 2.5 | 2.5 | 5.8 | 6.6 | 10.8 | 16.5 | 16.5 | 14.9 | 3.3 |
| 2,000-2,499 | 204 | 4 | 161 | 39 | 319 | .9 | 2.5 | 2.9 | 3.9 | 2.5 | 2.5 | 3.9 | 2.0 | 4.9 | 2.9 | 7.8 | 7.4 | 20.1 | 29.4 | 6.4 |
| 2,500-2,999 | 105 | 1 | 97 | 7 | 650 | .0 | .0 | .0 | .0 | 3.8 | 1.9 | 1.0 | 1.0 | 1.9 | 2.9 | 3.8 | 6.7 | 18.0 | 33.3 | 25.7 |
| 3,000-3,999 | 95 | 0 | 84 | 11 | 942 | 1.0 | 2.1 | 2.1 | 3.2 | 3.2 | .0 | .0 | .0 | 3.2 | 1.0 | 3.2 | .0 | 6.3 | 21.1 | 53.6 |
| 4,000-4,999 | 42 | 0 | 40 | 2 | 1,775 | .0 | .0 | 2.4 | .0 | .0 | 2.4 | .0 | .0 | .0 | .0 | .0 | .0 | 2.4 | 7.1 | 85.7 |
| 5,000-9,999 | [5] 26 | 0 | 26 | 0 | 2,947 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.8 | 96.2 |
| *Ga.-Miss.—white operators* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,257 | 155 | 699 | 403 | 282 | .3 | 1.4 | 2.5 | 2.8 | 7.4 | 6.7 | 11.0 | 12.3 | 11.6 | 8.2 | 10.0 | 4.9 | 5.6 | 6.8 | 8.5 |
| 0-249 | [5] 8 | 0 | 0 | 8 | −275 | 12.5 | 12.5 | .0 | .0 | 25.0 | 25.0 | 25.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250-499 | 168 | 47 | 28 | 93 | −48 | .0 | 1.8 | 1.2 | 4.2 | 11.9 | 16.6 | 19.6 | 28.0 | 11.3 | 4.2 | 1.2 | .0 | .0 | .0 | .0 |
| 500-749 | 300 | 56 | 127 | 117 | −31 | .0 | 2.3 | 2.7 | 4.0 | 8.0 | 9.3 | 12.7 | 18.7 | 21.0 | 11.0 | 9.3 | 1.0 | .0 | .0 | .0 |
| 750-999 | 240 | 24 | 129 | 87 | 17 | .0 | .8 | 3.3 | 1.2 | 10.0 | 5.9 | 15.0 | 10.0 | 14.2 | 14.2 | 16.6 | 7.1 | 1.7 | .0 | .0 |
| 1,000-1,249 | 142 | 16 | 82 | 44 | 62 | .0 | .7 | 1.4 | 4.9 | 7.1 | 3.5 | 13.4 | 11.3 | 7.7 | 10.6 | 22.5 | 7.8 | 7.0 | 2.1 | .0 |
| 1,250-1,499 | 102 | 5 | 74 | 23 | 134 | .0 | 1.0 | 2.9 | 2.9 | 4.9 | 6.9 | 3.9 | 4.9 | 14.7 | 7.8 | 14.7 | 9.9 | 14.7 | 10.8 | .0 |
| 1,500-1,749 | 62 | 4 | 48 | 10 | 259 | .0 | 3.2 | 1.6 | 1.6 | 3.2 | .0 | 6.5 | 6.5 | 4.8 | 4.8 | 9.7 | 9.7 | 29.1 | 16.1 | 3.2 |
| 1,750-1,999 | 45 | 3 | 39 | 3 | 443 | .0 | .0 | 4.5 | .0 | .0 | .0 | 2.2 | 6.7 | 2.2 | 6.7 | 4.4 | 13.3 | 15.6 | 35.5 | 8.9 |
| 2,000-2,499 | 41 | 0 | 34 | 7 | 535 | .0 | .0 | 7.3 | .0 | 7.3 | .0 | 2.5 | .0 | .0 | .0 | .0 | 12.2 | 12.2 | 41.4 | 17.1 |
| 2,500-2,999 | 45 | 0 | 39 | 6 | 691 | .0 | 2.2 | 2.2 | 4.5 | 4.4 | .0 | .0 | .0 | .0 | 2.2 | .0 | 6.7 | 13.3 | 33.3 | 31.2 |
| 3,000-3,999 | 38 | 0 | 34 | 4 | 845 | 5.2 | .0 | 5.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 2.6 | .0 | 7.9 | 23.7 | 55.3 |
| 4,000-4,999 | [5] 24 | 0 | 24 | 0 | 1,578 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 8.3 | 4.2 | 87.5 |
| 5,000-9,999 | [5] 28 | 0 | 27 | 1 | 2,607 | 3.6 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 10.7 | 85.7 |
| 10,000-19,999 | [5] 14 | 0 | 14 | 0 | 8,212 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| *N. C.-S. C.—white sharecroppers* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 630 | 46 | 376 | 208 | 54 | .0 | .5 | 2.2 | 2.7 | 7.1 | 6.5 | 14.0 | 7.3 | 19.1 | 8.4 | 16.0 | 7.5 | 5.7 | 3.0 | .0 |
| 0-249 | [5] 7 | 1 | 0 | 6 | −36 | .0 | .0 | .0 | .0 | .0 | 28.6 | 57.1 | 14.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250-499 | 84 | 9 | 26 | 49 | −31 | .0 | .0 | 1.2 | 2.4 | 17.9 | 10.7 | 26.1 | 10.7 | 20.2 | 6.0 | 4.8 | .0 | .0 | .0 | .0 |
| 500-749 | 153 | 17 | 77 | 59 | −3 | .0 | .7 | .7 | 5.2 | 7.2 | 7.8 | 17.0 | 11.1 | 21.5 | 13.1 | 13.7 | 1.3 | .7 | .0 | .0 |
| 750-999 | 149 | 11 | 91 | 47 | 18 | .0 | .6 | 3.4 | 3.4 | 6.7 | 6.0 | 11.4 | 7.4 | 24.9 | 7.4 | 22.1 | 4.0 | 2.7 | .0 | .0 |
| 1,000-1,249 | 105 | 6 | 72 | 27 | 86 | .0 | 1.0 | 1.9 | 1.0 | 3.8 | 8.5 | 9.5 | 5.7 | 14.3 | 10.5 | 16.2 | 12.4 | 15.2 | .0 | .0 |
| 1,250-1,499 | 69 | 1 | 56 | 12 | 152 | .0 | .0 | 2.9 | 1.4 | 4.4 | .0 | 8.7 | 1.4 | 15.9 | 4.3 | 23.2 | 21.8 | 5.8 | 10.2 | .0 |
| 1,500-1,999 | 63 | 1 | 54 | 8 | 239 | .0 | .0 | 4.8 | .0 | 3.1 | .0 | 4.8 | 1.6 | 11.1 | 4.8 | 15.9 | 17.4 | 17.4 | 19.1 | .0 |

See footnotes at end of table.

TABLE 24.—SURPLUS OR DEFICIT: *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Families having— | | | Average net surplus or deficit (−)[4] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit[3] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit[3] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| FARMS—continued | | | | | | | | | | | | | | | | | | | | |
| *Ga.-Miss.—white sharecroppers* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| All incomes | 481 | 106 | 143 | 232 | −21 | 0.0 | 0.2 | 0.6 | 1.5 | 6.7 | 13.9 | 25.4 | 22.0 | 24.1 | 3.5 | 2.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| 0–249 | [5] 16 | 5 | 1 | 10 | −43 | .0 | .0 | .0 | .0 | 25.0 | 12.6 | 25.0 | 31.2 | 6.2 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 187 | 40 | 45 | 102 | −26 | .0 | .0 | .0 | 2.1 | 5.9 | 15.0 | 31.5 | 21.4 | 20.9 | 2.7 | .5 | .0 | .0 | .0 | .0 |
| 500–749 | 201 | 44 | 69 | 88 | −18 | .0 | .0 | 1.0 | 1.0 | 5.5 | 15.4 | 20.9 | 21.9 | 29.8 | 3.5 | 1.0 | .0 | .0 | .0 | .0 |
| 750–999 | 77 | 17 | 28 | 32 | −15 | .0 | 1.3 | 1.3 | 1.3 | 7.8 | 7.8 | 22.0 | 22.1 | 20.8 | 6.5 | 9.1 | .0 | .0 | .0 | .0 |
| *N. C.–S. C.—Negro operators* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 433 | 41 | 230 | 162 | 44 | .0 | .7 | 1.6 | 3.0 | 8.1 | 9.7 | 14.3 | 9.5 | 16.2 | 8.5 | 12.7 | 6.7 | 6.5 | 2.5 | .0 |
| 0–249 | [5] 28 | 1 | 6 | 21 | −82 | .0 | .0 | 7.1 | .0 | 28.6 | 21.4 | 17.9 | 3.6 | 21.4 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 112 | 18 | 26 | 68 | −53 | .0 | 1.8 | 1.8 | 5.4 | 8.0 | 17.0 | 26.7 | 16.1 | 16.1 | 4.4 | 2.7 | .0 | .0 | .0 | .0 |
| 500–749 | 108 | 11 | 55 | 42 | 11 | .0 | .9 | .0 | 1.9 | 8.3 | 11.1 | 16.7 | 10.2 | 18.5 | 11.1 | 16.7 | 4.6 | .0 | .0 | .0 |
| 750–999 | 84 | 6 | 60 | 18 | 70 | .0 | .0 | 1.1 | 2.4 | 6.0 | 2.4 | 9.5 | 7.1 | 20.2 | 13.1 | 20.2 | 12.0 | 6.0 | .0 | .0 |
| 1,000–1,249 | 54 | 3 | 42 | 9 | 148 | .0 | .0 | 3.7 | 3.7 | 5.6 | 3.7 | .0 | 5.6 | 11.1 | 7.3 | 16.7 | 16.7 | 22.2 | 3.7 | .0 |
| 1,250–1,499 | [5] 24 | 0 | 23 | 1 | 240 | .0 | .0 | .0 | .0 | .0 | .0 | 4.2 | .0 | 4.2 | 16.7 | 29.1 | 4.2 | 29.1 | 12.5 | .0 |
| 1,500–1,999 | [5] 23 | 2 | 18 | 3 | 288 | .0 | .0 | .0 | 4.3 | 4.3 | 4.4 | .0 | 8.7 | 8.7 | 4.3 | 4.3 | 17.4 | 17.4 | 26.2 | .0 |
| *Ga.-Miss.—Negro operators* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 511 | 73 | 288 | 150 | 47 | .0 | .2 | .6 | .8 | 3.9 | 8.6 | 15.3 | 14.3 | 23.2 | 10.5 | 10.4 | 5.7 | 5.1 | 1.4 | .0 |
| 0–249 | 31 | 6 | 3 | 22 | −82 | .0 | 3.2 | 3.2 | 6.4 | 12.9 | 6.5 | 38.7 | 19.4 | 9.7 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 178 | 34 | 77 | 67 | −6 | .0 | .0 | .0 | .6 | 4.5 | 12.3 | 20.2 | 19.1 | 29.8 | 11.3 | 2.2 | .0 | .0 | .0 | .0 |
| 500–749 | 147 | 25 | 83 | 39 | 27 | .0 | .0 | .0 | .0 | 2.7 | 8.8 | 15.0 | 17.0 | 29.3 | 9.5 | 15.6 | 1.4 | .7 | .0 | .0 |
| 750–999 | 91 | 7 | 66 | 18 | 87 | .0 | .0 | 2.2 | 1.1 | 3.3 | 4.4 | 8.8 | 7.7 | 16.5 | 14.3 | 17.5 | 16.5 | 6.6 | 1.1 | .0 |
| 1,000–1,249 | 47 | 1 | 42 | 4 | 216 | .0 | .0 | .0 | .0 | 2.1 | 6.4 | .0 | 2.1 | 8.5 | 10.6 | 19.2 | 19.2 | 25.5 | 6.4 | .0 |
| 1,250–1,499 | [5] 17 | 0 | 17 | 0 | 337 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 5.9 | 11.8 | 5.9 | 17.6 | 41.2 | 17.6 | .0 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *N. C.-S. C.—Negro sharecroppers* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 640 | 81 | 374 | 185 | 45 | .0 | .0 | .2 | 1.1 | 3.3 | 7.6 | 16.7 | 12.7 | 22.5 | 11.2 | 13.9 | 6.9 | 3.4 | .5 | .0 |
| 0–249 | 42 | 6 | 6 | 30 | −37 | .0 | .0 | .0 | 2.4 | 9.5 | 16.7 | 42.8 | 14.3 | 14.3 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 196 | 30 | 86 | 80 | −5 | .0 | .0 | .0 | 1.0 | 3.1 | 10.7 | 26.0 | 15.3 | 31.1 | 8.2 | 4.6 | .0 | .0 | .0 | .0 |
| 500–749 | 208 | 35 | 124 | 49 | 38 | .0 | .0 | .0 | .5 | 2.4 | 7.2 | 13.5 | 16.8 | 22.6 | 14.4 | 16.4 | 6.2 | .0 | .0 | .0 |
| 750–999 | 116 | 8 | 91 | 17 | 94 | .0 | 0 | .9 | 1.7 | 2.6 | 5.2 | 4.3 | 6.9 | 17.2 | 13.8 | 26.7 | 13.8 | 6.0 | .9 | .0 |
| 1,000–1,249 | 56 | 1 | 47 | 8 | 141 | .0 | .0 | .0 | 1.8 | 5.4 | .0 | 7.1 | 1.8 | 16.1 | 16.1 | 16.1 | 17.8 | 16.0 | 1.8 | .0 |
| 1,250–1,499 | [5] 22 | 1 | 20 | 1 | 212 | .0 | .0 | .0 | .0 | .0 | .0 | 4.5 | 4.5 | 4.5 | 4.5 | 27.3 | 22.8 | 27.3 | 4.6 | .0 |
| *Ga.-Miss.—Negro sharecroppers* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 624 | 178 | 256 | 190 | 6 | .0 | .0 | .2 | .0 | 1.7 | 5.3 | 23.2 | 28.5 | 31.3 | 5.3 | 3.1 | 1.1 | .3 | .0 | .0 |
| 0–249 | 126 | 47 | 27 | 52 | −10 | .0 | .0 | .0 | .0 | 1.6 | 4.0 | 35.7 | 37.3 | 21.4 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 307 | 80 | 130 | 97 | −2 | .0 | .0 | .0 | .0 | 1.3 | 5.5 | 24.8 | 26.1 | 38.1 | 4.2 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 144 | 38 | 73 | 33 | 25 | .0 | .0 | .0 | .0 | 2.8 | 6.2 | 13.9 | 26.4 | 25.7 | 12.5 | 8.3 | 4.2 | .0 | .0 | .0 |
| 750–999 | 47 | 13 | 26 | 8 | 36 | .0 | .0 | 2.1 | .0 | 2.1 | 4.3 | 8.5 | 27.7 | 29.7 | 4.3 | 14.9 | 2.1 | 4.3 | .0 | .0 |

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[1] Averages and percentages are based on the total number of families in each class (column 2).

[2] See Glossary for definition of terms used in this table. See table 41 for list of small cities, villages, and farm counties studied. White families only were studied in all regions except the Southeast. See Methodology and Appraisal before using these data for regional comparisons.

[3] Doubtless few families exactly balanced income and disbursements. Although families reported no change in net worth it is probable that surpluses or deficits too small to be recognized as such by the family occurred. These may be included in the balancing difference. See Glossary, Balancing Difference.

[4] For the average surplus of families having surpluses and the average deficit of families having deficits, see the reports Family Income and Expenditures, Part 2, Urban and Village Series, Misc. Pub. 396, Farm Series, Misc. Pub. 465.

[5] Note that all percentages in this class are based on fewer than 30 cases.

[6] Average based on fewer than 3 cases.

TABLE 25.—NET CHANGE IN ASSETS [1] (SMALL CITIES, VILLAGES): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in money in savings and checking accounts and on hand, in investments in business, and in real estate owned, and average amounts reported, by income, 11 small-city and village analysis units in 22 States,* [2] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [3] | | | | | | Money in savings accounts | | | Families having checking accounts [7] | Money in checking accounts | | | Money on hand | | Investments in business | | | Real estate owned | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [4] net change | Average [5] net increase | Average [5] net decrease | Families having [6]— | | Average [4] net change | | Families having [6]— | | Average [4] net change | Families having any net change [8] | Average [4] net change | Families having [6]— | | Average [4] net change | Families having [6]— | | Average [4] net change |
| | | Any change | Net increase | Net decrease | | | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| SMALL CITIES | | | | | | | | | | | | | | | | | | | | | | |
| *North Central* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 3,118 | 2,661 | 2,224 | 437 | 193.77 | 332.08 | 307.44 | 496 | 274 | 27.66 | 1,302 | 454 | 162 | 25.56 | 275 | 6.67 | 92 | 10 | 17.10 | 57 | 17 | 20.93 |
| 250–499 | 61 | 44 | 25 | 19 | −93.03 | 28.40 | 336.05 | 1 | 13 | −68.47 | 4 | 0 | 1 | −32.79 | 8 | −9.26 | 0 | 0 | .00 | 0 | 0 | .00 |
| 500–749 | 229 | 163 | 113 | 50 | −26.65 | 57.59 | 252.22 | 4 | 26 | −34.02 | 23 | 2 | 9 | −16.75 | 24 | −.52 | 0 | 0 | .00 | 2 | 1 | 9.61 |
| 750–999 | 408 | 291 | 219 | 72 | −2.24 | 69.61 | 224.43 | 16 | 38 | −22.74 | 51 | 6 | 14 | −3.12 | 31 | −2.36 | 6 | 3 | .18 | 4 | 3 | 3.34 |
| 1,000–1,249 | 467 | 361 | 294 | 67 | 20.34 | 108.65 | 334.93 | 36 | 38 | −10.72 | 106 | 24 | 20 | −9.44 | 47 | 5.51 | 9 | 1 | 4.00 | 6 | 4 | 11.52 |
| 1,250–1,499 | 425 | 366 | 295 | 71 | 70.79 | 165.02 | 261.92 | 59 | 47 | −23.65 | 129 | 34 | 20 | −12.32 | 39 | 7.49 | 10 | 1 | 11.48 | 7 | 3 | 31.10 |
| 1,500–1,749 | 343 | 310 | 259 | 51 | 114.87 | 207.62 | 281.84 | 61 | 32 | −7.94 | 152 | 45 | 29 | −4.18 | 34 | 7.95 | 15 | 2 | 10.77 | 7 | 0 | 18.81 |
| 1,750–1,999 | 282 | 258 | 221 | 37 | 140.01 | 268.14 | 534.51 | 53 | 19 | 30.89 | 142 | 43 | 15 | 21.02 | 21 | 11.14 | 11 | 0 | 10.48 | 8 | 4 | −46.45 |
| 2,000–2,249 | 215 | 197 | 176 | 21 | 233.92 | 332.79 | 394.14 | 56 | 14 | 21.04 | 143 | 44 | 19 | 16.83 | 11 | 7.16 | 7 | 0 | 43.87 | 5 | 0 | 42.79 |
| 2,250–2.499 | 163 | 159 | 142 | 17 | 342.26 | 423.47 | 255.53 | 39 | 21 | 26.98 | 111 | 39 | 6 | 77.18 | 13 | 7.85 | 5 | 1 | 16.24 | 5 | 0 | 57.97 |
| 2,500–2.999 | 198 | 189 | 169 | 20 | 385.03 | 480.21 | 245.95 | 45 | 16 | 54.33 | 150 | 60 | 13 | 85.91 | 17 | 18.97 | 12 | 1 | 57.77 | 2 | 1 | 11.11 |
| 3,000–3,999 | 201 | 197 | 189 | 8 | 699.16 | 771.27 | 654.88 | 71 | 6 | 199.78 | 180 | 95 | 8 | 181.68 | 16 | 7.05 | 8 | 1 | 34.60 | 4 | 0 | 50.75 |
| 4,000–4,999 | 64 | 64 | 63 | 1 | 1,101.47 | 1,121.49 | [9] 160.00 | 25 | 4 | 344.92 | 54 | 32 | 4 | 252.61 | 6 | 16.76 | 5 | 0 | 110.80 | 2 | 0 | 23.44 |
| 5,000–9,999 | 62 | 62 | 59 | 3 | 1,694.64 | 1,798.93 | 356.33 | 30 | 0 | 558.82 | 57 | 30 | 4 | 97.82 | 8 | 28.55 | 4 | 0 | 36.66 | 5 | 1 | 277.41 |
| *Plains and Mountain* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,311 | 1,132 | 904 | 228 | 175.09 | 323.24 | 274.85 | 155 | 147 | −22.20 | 519 | 135 | 93 | −2.81 | 166 | 1.68 | 67 | 12 | 16.41 | 56 | 17 | 73.67 |
| 250–499 | 16 | 8 | 4 | 4 | −30.69 | 57.25 | 180.00 | 0 | 4 | −127.07 | 2 | 0 | 1 | −25.62 | 2 | −14.38 | 0 | 0 | .00 | 2 | 0 | 79.69 |
| 500–749 | 73 | 46 | 22 | 24 | −68.31 | 84.23 | 285.00 | 1 | 13 | −56.59 | 5 | 2 | 2 | −4.11 | 13 | −4.72 | 1 | 0 | 4.11 | 0 | 2 | −20.55 |
| 750–999 | 122 | 94 | 65 | 29 | 4.42 | 72.49 | 143.90 | 6 | 11 | −19.59 | 20 | 1 | 5 | −3.52 | 23 | −5.15 | 4 | 3 | −3.73 | 2 | 3 | 10.45 |

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,000-1,249 | 171 | 143 | 108 | 35 | —.47 | 109.63 | 340.57 | 13 | 22 | —58.76 | 41 | 6 | 13 | —29.00 | 21 | 4.84 | 11 | 1 | 18.95 | 5 | 4 | 7.47 |
| 1,250-1,499 | 164 | 133 | 107 | 26 | 119.72 | 250.25 | 274.69 | 11 | 16 | —22.15 | 44 | 11 | 8 | —1.74 | 22 | 6.27 | 7 | 0 | 6.58 | 8 | 2 | 69.13 |
| 1,500-1,749 | 181 | 159 | 130 | 29 | 137.14 | 234.31 | 194.38 | 19 | 20 | —45.29 | 61 | 17 | 12 | —5.58 | 23 | 9.40 | 4 | 0 | 15.36 | 11 | 2 | 83.14 |
| 1,750-1,999 | 155 | 140 | 114 | 26 | 139.20 | 268.10 | 345.65 | 17 | 16 | —8.64 | 65 | 15 | 17 | —22.33 | 22 | 2.51 | 11 | 1 | 17.95 | 8 | 1 | 97.55 |
| 2,000-2,249 | 116 | 107 | 88 | 19 | 166.89 | 289.88 | 323.63 | 16 | 18 | —43.79 | 63 | 17 | 10 | 4.46 | 15 | —2.35 | 4 | 1 | 2.15 | 7 | 0 | 94.95 |
| 2,250-2,499 | 82 | 77 | 66 | 11 | 258.80 | 378.02 | 338.82 | 16 | 8 | —20.83 | 47 | 13 | 7 | —9.65 | 7 | 10.39 | 4 | 2 | 27.19 | 4 | 1 | 98.56 |
| 2,500-2,999 | 110 | 106 | 88 | 18 | 434.28 | 600.70 | 282.83 | 24 | 12 | —24.60 | 75 | 23 | 8 | 19.11 | 15 | —9.08 | 11 | 2 | 24.24 | 7 | 2 | 230.90 |
| 3,000-3,999 | 90 | 88 | 82 | 6 | 553.17 | 633.13 | 355.33 | 23 | 5 | 108.61 | 72 | 21 | 7 | 31.51 | 3 | —1.39 | 9 | 1 | 69.87 | 1 | 0 | 5.56 |
| 4,000-4,999 | 31 | 31 | 30 | 1 | 980.22 | 1,017.83 | [9] 148.00 | 9 | 2 | 77.29 | 24 | 9 | 3 | 80.87 | 0 | .00 | 1 | 1 | 11.29 | 1 | 0 | 250.00 |
| *Pacific* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,500 | 1,326 | 1,043 | 283 | 247.39 | 425.94 | 258.58 | 284 | 204 | 8.99 | 625 | 185 | 96 | 13.87 | 239 | 7.91 | 94 | 14 | 33.10 | 86 | 28 | 77.89 |
| 250-499 | 12 | 7 | 1 | 6 | —172.00 | [9] 17.00 | 346.83 | 0 | 2 | —45.00 | 4 | 0 | 1 | —4.17 | 2 | —22.08 | 0 | 0 | .00 | 0 | 2 | —114.59 |
| 500-749 | 63 | 42 | 15 | 27 | —63.05 | 165.67 | 239.15 | 1 | 14 | —59.84 | 12 | 1 | 6 | —83.25 | 10 | —6.48 | 5 | 1 | 95.30 | 1 | 1 | 1.03 |
| 750-999 | 115 | 86 | 55 | 31 | —7.97 | 119.13 | 240.94 | 7 | 20 | —46.01 | 18 | 1 | 7 | —12.47 | 22 | .17 | 2 | 0 | 6.78 | 4 | 2 | 8.17 |
| 1,000-1,249 | 191 | 162 | 114 | 48 | 46.17 | 154.84 | 184.02 | 26 | 32 | —16.35 | 35 | 6 | 9 | —3.15 | 30 | 3.85 | 5 | 2 | 4.25 | 8 | 3 | 27.92 |
| 1,250-1,499 | 181 | 158 | 114 | 44 | 79.61 | 207.37 | 209.80 | 27 | 29 | —15.69 | 45 | 12 | 9 | —5.21 | 45 | 6.09 | 8 | 1 | 4.79 | 7 | 1 | 34.78 |
| 1,500-1,749 | 172 | 151 | 126 | 25 | 151.66 | 248.04 | 206.72 | 27 | 22 | —7.50 | 65 | 18 | 8 | 7.39 | 23 | 3.29 | 7 | 3 | 6.24 | 11 | 1 | 61.68 |
| 1,750-1,999 | 174 | 157 | 119 | 38 | 122.67 | 272.53 | 291.74 | 38 | 27 | 51.53 | 65 | 20 | 12 | 2.99 | 29 | 4.19 | 10 | 1 | 19.30 | 7 | 4 | —2.04 |
| 2,000-2,249 | 144 | 136 | 113 | 23 | 306.17 | 451.83 | 302.96 | 28 | 16 | 22.82 | 77 | 16 | 17 | —18.69 | 27 | 12.85 | 10 | 1 | 24.40 | 11 | 3 | 65.10 |
| 2,250-2,499 | 109 | 101 | 93 | 8 | 437.13 | 538.28 | 301.62 | 34 | 7 | 57.05 | 62 | 16 | 8 | 4.79 | 15 | 7.14 | 3 | 1 | 5.30 | 9 | 0 | 236.77 |
| 2,500-2,999 | 142 | 132 | 116 | 16 | 365.36 | 493.27 | 333.62 | 30 | 19 | —7.81 | 87 | 23 | 9 | 21.06 | 11 | 3.66 | 15 | 1 | 79.29 | 9 | 1 | 119.50 |
| 3,000-3,999 | 128 | 127 | 114 | 13 | 650.82 | 787.25 | 495.46 | 47 | 10 | 70.95 | 97 | 42 | 8 | 89.92 | 17 | 31.66 | 14 | 2 | 70.84 | 15 | 6 | 271.30 |
| 4,000-4,999 | 44 | 42 | 40 | 2 | 898.19 | 1,001.15 | [9] 262.50 | 11 | 3 | 124.86 | 34 | 17 | 2 | 94.98 | 6 | 14.66 | 8 | 0 | 82.04 | 3 | 2 | 164.20 |
| 5,000-9,999 | 25 | 25 | 23 | 2 | 1,637.40 | 1,830.52 | [9] 583.50 | 8 | 3 | —64.20 | 24 | 13 | 0 | 431.20 | 2 | 61.40 | 7 | 1 | 349.52 | 1 | 2 | 49.00 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,116 | 1,018 | 876 | 142 | 148.38 | 221.39 | 217.99 | 137 | 81 | 15.39 | 403 | 98 | 70 | 7.53 | 103 | .84 | 43 | 4 | 15.91 | 17 | 5 | 18.36 |
| 250-199 | 33 | 22 | 19 | 3 | 3.03 | 25.21 | 126.33 | 0 | 3 | —10.61 | 1 | 0 | 0 | .00 | 1 | 1.36 | 0 | 0 | .00 | 0 | 0 | .00 |
| 500-749 | 83 | 69 | 62 | 7 | 8.72 | 37.02 | 224.43 | 2 | 3 | —15.84 | 4 | 0 | 1 | —1.20 | 5 | .63 | 0 | 0 | .00 | 0 | 0 | .00 |
| 750-999 | 118 | 105 | 89 | 16 | 21.64 | 56.66 | 155.62 | 4 | 3 | — 6.97 | 12 | 1 | 6 | —10.40 | 11 | —.76 | 3 | 0 | 4.02 | 0 | 0 | .00 |
| 1,000-1,249 | 153 | 138 | 119 | 19 | 57.16 | 87.81 | 89.63 | 13 | 6 | 2.01 | 22 | 7 | 6 | —3.23 | 12 | 3.49 | 4 | 2 | 6.53 | 1 | 0 | 8.17 |
| 1,250-1,499 | 136 | 119 | 95 | 24 | 38.94 | 113.25 | 227.62 | 10 | 14 | —17.32 | 40 | 4 | 14 | —19.96 | 10 | .29 | 7 | 1 | 7.02 | 2 | 1 | 20.96 |
| 1,500-1,749 | 132 | 123 | 99 | 24 | 73.86 | 149.13 | 208.92 | 18 | 19 | —12.70 | 51 | 6 | 12 | —6.30 | 12 | —4.92 | 4 | 1 | 9.36 | 3 | 0 | 8.71 |
| 1,750-1,999 | 138 | 133 | 115 | 18 | 133.98 | 196.74 | 229.72 | 19 | 12 | 5.98 | 62 | 23 | 7 | 9.36 | 11 | —2.61 | 6 | 0 | 13.45 | 4 | 0 | 25.66 |
| 2,000-2,249 | 106 | 101 | 90 | 11 | 152.37 | 244.20 | 529.73 | 16 | 10 | 25.13 | 60 | 7 | 4 | —2.07 | 10 | 12.49 | 2 | 0 | 8.85 | 3 | 1 | 55.19 |
| 2,250-2,499 | 67 | 62 | 55 | 7 | 192.50 | 267.98 | 263.00 | 13 | 6 | 5.07 | 45 | 11 | 6 | 18.95 | 4 | 4.78 | 3 | 0 | 21.39 | 1 | 0 | 3.36 |
| 2,500-2,999 | 69 | 67 | 61 | 6 | 444.24 | 521.85 | 196.50 | 18 | 3 | 30.07 | 49 | 16 | 8 | 10.67 | 12 | 7.78 | 5 | 0 | 35.75 | 3 | 0 | 144.92 |
| 3,000 or over | 81 | 79 | 72 | 7 | 743.75 | 855.56 | 193.29 | 24 | 2 | 215.82 | 57 | 23 | 6 | 132.00 | 15 | —10.02 | 9 | 0 | 91.40 | 0 | 3 | —54.01 |
| *Southeast—Negro families* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 475 | 401 | 375 | 29 | 25.92 | 52.60 | 255.55 | 26 | 11 | —3.40 | 36 | 6 | 8 | —4.60 | 37 | —.16 | 1 | 0 | .16 | 1 | 2 | —1.26 |

See footnotes at end of table.

TABLE 25.—NET CHANGE IN ASSETS [1] (SMALL CITIES, VILLAGES): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in money in savings and checking accounts and on hand, in investments in business, and in real estate owned, and average amounts reported, by income, 11 small-city and village analysis units in 22 States,* [2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [3] | | | | | | Money in savings accounts | | | Families having checking accounts [7] | Money in checking accounts | | | Money on hand | | Investments in business | | | Real estate owned | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having [6]— | | | | Families having [6]— | | | | | Families having [6]— | | | Families having [6]— | | |
| | | Any change | Net increase | Net decrease | Average [4] net change | Average [5] net increase | Average [5] net decrease | Net increase | Net decrease | Average [4] net change | | Net increase | Net decrease | Average [4] net change | Families having any net change [8] | Average [4] net change | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| VILLAGES | | | | | | | | | | | | | | | | | | | | | | |
| *New England* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 743 | 664 | 484 | 180 | 70.37 | 203.98 | 258.00 | 114 | 179 | −60.35 | 122 | 13 | 19 | −1.61 | 60 | 3.88 | 17 | 1 | 7.39 | 17 | 1 | 45.79 |
| 250–499 | 7 | 6 | 0 | 6 | −332.14 | -------- | 387.50 | 0 | 6 | −185.00 | 1 | 0 | 0 | .00 | 0 | .00 | 0 | 1 | −17.14 | 0 | 0 | .00 |
| 500–749 | 42 | 30 | 16 | 14 | −118.26 | 33.88 | 393.50 | 0 | 10 | −94.69 | 0 | 0 | 0 | .00 | 4 | −.17 | 0 | 0 | .00 | 0 | 1 | −23.81 |
| 750–999 | 95 | 69 | 49 | 20 | 26.34 | 129.39 | 191.90 | 1 | 19 | −96.46 | 2 | 0 | 0 | .00 | 4 | −.04 | 0 | 0 | .00 | 2 | 0 | 94.36 |
| 1,000–1,249 | 126 | 115 | 76 | 39 | −24.04 | 104.66 | 281.62 | 7 | 35 | −81.25 | 9 | 1 | 3 | −11.26 | 9 | .24 | 5 | 0 | 17.77 | 2 | 0 | 5.56 |
| 1,250–1,499 | 120 | 110 | 80 | 30 | 62.17 | 159.71 | 177.23 | 19 | 29 | −37.94 | 11 | 0 | 3 | −5.91 | 10 | 3.04 | 4 | 0 | 10.96 | 2 | 0 | 26.04 |
| 1,500–1,749 | 98 | 90 | 66 | 24 | 65.84 | 187.26 | 246.12 | 17 | 20 | −89.85 | 14 | 1 | 2 | −.92 | 8 | 5.31 | 1 | 0 | .41 | 4 | 0 | 121.93 |
| 1,750–1,999 | 89 | 83 | 64 | 19 | 46.25 | 166.95 | 345.68 | 19 | 24 | −42.74 | 20 | 4 | 3 | 2.36 | 6 | 2.30 | 2 | 0 | 1.07 | 1 | 0 | 14.60 |
| 2,000–2,499 | 109 | 106 | 84 | 22 | 116.48 | 214.23 | 240.86 | 28 | 28 | −20.87 | 35 | 1 | 5 | −3.07 | 12 | 8.44 | 2 | 0 | 7.34 | 2 | 0 | 9.17 |
| 2,500–2,999 | 31 | 29 | 26 | 3 | 534.55 | 645.00 | 66.33 | 11 | 5 | −13.55 | 12 | 1 | 0 | 20.16 | 3 | 14.32 | 0 | 0 | .00 | 4 | 0 | 257.58 |
| 3,000–3,999 | 26 | 26 | 23 | 3 | 492.57 | 578.35 | 165.00 | 12 | 3 | −11.92 | 18 | 5 | 3 | 20.19 | 4 | 15.73 | 3 | 0 | 43.08 | 0 | 0 | .00 |
| *Middle Atlantic and North Central* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 3,042 | 2,430 | 1,924 | 506 | 113.45 | 258.48 | 300.80 | 389 | 285 | −2.47 | 1,079 | 265 | 171 | 6.59 | 387 | 6.49 | 152 | 19 | 23.41 | 61 | 26 | 19.74 |
| 250–499 | 84 | 44 | 14 | 30 | −68.70 | 90.57 | 234.63 | 1 | 12 | −31.85 | 17 | 0 | 11 | −21.12 | 11 | −15.05 | 0 | 0 | .00 | 1 | 1 | −4.17 |
| 500–749 | 360 | 205 | 126 | 79 | −27.00 | 66.92 | 229.80 | 8 | 41 | −21.87 | 64 | 4 | 18 | −1.43 | 38 | −2.30 | 4 | 2 | −1.99 | 2 | 2 | −4.99 |
| 750–999 | 572 | 408 | 306 | 102 | 9.24 | 86.90 | 208.87 | 35 | 45 | −10.93 | 103 | 14 | 26 | −6.52 | 64 | −.90 | 8 | 5 | .01 | 7 | 1 | 7.56 |
| 1,000–1,249 | 575 | 480 | 395 | 85 | 49.55 | 144.40 | 335.80 | 76 | 48 | −1.78 | 150 | 33 | 27 | −7.65 | 88 | 6.28 | 29 | 3 | 20.24 | 11 | 5 | −8.20 |
| 1,250–1,499 | 461 | 385 | 302 | 83 | 55.98 | 162.36 | 279.82 | 50 | 46 | −11.58 | 171 | 38 | 29 | 3.65 | 50 | 9.30 | 22 | 2 | 12.51 | 11 | 1 | 29.01 |
| 1,500–1,749 | 283 | 243 | 208 | 35 | 170.12 | 280.78 | 293.06 | 57 | 20 | 42.26 | 120 | 33 | 14 | 13.37 | 44 | 16.19 | 13 | 1 | 42.43 | 11 | 1 | 48.70 |
| 1,750–1,999 | 235 | 216 | 177 | 39 | 153.65 | 286.85 | 376.00 | 38 | 32 | −30.77 | 125 | 35 | 16 | −8.92 | 28 | 17.21 | 18 | 2 | 32.37 | 5 | 1 | 50.85 |
| 2,000–2,499 | 253 | 239 | 207 | 32 | 266.94 | 419.47 | 602.94 | 57 | 22 | 18.72 | 159 | 52 | 18 | 33.03 | 39 | 9.34 | 29 | 3 | 54.06 | 5 | 10 | 16.22 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2,500–2,999 | 118 | 111 | 98 | 13 | 455.28 | 596.27 | 362.31 | 31 | 12 | 9.19 | 83 | 23 | 5 | 41.64 | 16 | 20.75 | 13 | 1 | 73.73 | 3 | 1 | 201.10 |
| 3,000–3,999 | 70 | 68 | 61 | 7 | 655.13 | 833.36 | 710.86 | 25 | 7 | −117.45 | 58 | 23 | 6 | 43.74 | 6 | 2.74 | 10 | 0 | 63.77 | 5 | 3 | −62.50 |
| 4,000–4,999 | 21 | 21 | 20 | 1 | 1,193.00 | 1,254.65 | [9] 40.00 | 7 | 0 | 277.86 | 19 | 5 | 1 | 193.33 | 1 | 1.19 | 3 | 0 | 170.14 | 0 | 0 | .00 |
| 5,000–9,999 | 10 | 10 | 10 | 0 | 2,459.30 | 2,459.30 | ------- | 4 | 0 | 748.00 | 10 | 5 | 0 | 670.00 | 2 | 80.00 | 3 | 0 | 446.70 | 0 | 0 | .00 |
| *Plains and Mountain* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,103 | 892 | 640 | 252 | 138.74 | 347.32 | 274.80 | 115 | 128 | −13.67 | 542 | 154 | 141 | −.49 | 128 | 1.98 | 100 | 14 | 51.82 | 37 | 13 | 30.78 |
| 250–499 | 31 | 15 | 5 | 10 | −73.61 | 33.80 | 245.10 | 0 | 5 | −40.16 | 5 | 0 | 4 | −17.74 | 3 | −3.87 | 0 | 0 | .00 | 0 | 0 | .00 |
| 500–749 | 126 | 79 | 40 | 39 | −60.83 | 65.50 | 263.72 | 2 | 14 | −67.97 | 33 | 5 | 10 | −13.58 | 15 | −7.00 | 3 | 1 | 3.02 | 1 | 1 | 15.95 |
| 750–999 | 182 | 123 | 77 | 46 | −10.78 | 89.01 | 191.67 | 7 | 13 | −19.88 | 49 | 10 | 21 | −31.80 | 20 | −.06 | 14 | 0 | 29.55 | 5 | 4 | 5.69 |
| 1,000–1,249 | 155 | 119 | 78 | 41 | 8.88 | 172.18 | 294.00 | 9 | 19 | −32.92 | 69 | 11 | 30 | −54.04 | 18 | −.20 | 13 | 2 | 27.47 | 2 | 1 | 7.97 |
| 1,250–1,499 | 171 | 150 | 112 | 38 | 73.99 | 208.30 | 280.97 | 19 | 25 | −28.50 | 95 | 27 | 26 | −.96 | 26 | 1.94 | 11 | 2 | 15.75 | 7 | 3 | 26.40 |
| 1,500–1,749 | 131 | 114 | 84 | 30 | 77.92 | 241.45 | 335.80 | 11 | 14 | −23.76 | 69 | 19 | 20 | −20.83 | 12 | .13 | 9 | 4 | 44.89 | 9 | 0 | 65.30 |
| 1,750–1,999 | 87 | 82 | 63 | 19 | 194.54 | 368.00 | 329.42 | 16 | 13 | −22.74 | 63 | 19 | 9 | 7.96 | 12 | 4.14 | 15 | 1 | 64.07 | 3 | 1 | 14.42 |
| 2,000–2,499 | 125 | 119 | 101 | 18 | 335.77 | 474.84 | 332.67 | 20 | 13 | −5.87 | 83 | 26 | 15 | 30.34 | 9 | 5.46 | 13 | 1 | 61.96 | 4 | 2 | 77.20 |
| 2,500–2,999 | 38 | 37 | 31 | 6 | 458.02 | 607.45 | 237.67 | 12 | 5 | 73.42 | 30 | 13 | 1 | 129.82 | 7 | 10.53 | 7 | 0 | 48.02 | 3 | 0 | 85.52 |
| 3,000–3,999 | 36 | 34 | 30 | 4 | 568.90 | 720.33 | 282.25 | 7 | 6 | 30.86 | 28 | 10 | 4 | 66.94 | 4 | 10.00 | 7 | 3 | 138.77 | 2 | 1 | 25.00 |
| 4,000–4,999 | 12 | 11 | 11 | 0 | 1,168.74 | 1,275.00 | --- | 6 | 1 | 412.50 | 10 | 7 | 0 | 268.75 | 2 | 89.58 | 4 | 0 | 208.33 | 0 | 0 | .00 |
| 5,000–9,999 | 9 | 9 | 8 | 1 | 3,322.67 | 3,749.25 | [9] 90.00 | 6 | 0 | 588.89 | 8 | 7 | 1 | 413.34 | 0 | .00 | 4 | 0 | 1,769.45 | 1 | 0 | 172.22 |
| *Pacific* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,471 | 1,220 | 976 | 244 | 154.25 | 300.18 | 270.77 | 230 | 138 | 7.16 | 738 | 211 | 126 | 13.57 | 222 | 2.13 | 82 | 8 | 24.18 | 67 | 18 | 38.46 |
| 250–499 | 28 | 16 | 2 | 14 | −102.89 | [9] 33.00 | 210.50 | 0 | 4 | −30.72 | 7 | 0 | 4 | −26.07 | 7 | −41.43 | 0 | 0 | .00 | 1 | 0 | .39 |
| 500–749 | 107 | 64 | 39 | 25 | −45.82 | 132.10 | 402.20 | 6 | 6 | −17.41 | 24 | 3 | 11 | −16.85 | 18 | −5.10 | 1 | 1 | 4.77 | 7 | 2 | −20.27 |
| 750–999 | 186 | 128 | 87 | 41 | 28.47 | 145.25 | 179.07 | 16 | 16 | −12.57 | 41 | 6 | 10 | −5.24 | 32 | −.91 | 4 | 3 | 3.87 | 7 | 1 | 28.18 |
| 1,000–1,249 | 211 | 159 | 119 | 40 | 51.54 | 161.03 | 207.20 | 24 | 19 | −2.10 | 82 | 28 | 16 | 20.93 | 34 | 12.40 | 9 | 2 | 8.45 | 6 | 3 | 10.12 |
| 1,250–1,499 | 204 | 172 | 142 | 30 | 96.82 | 184.06 | 212.83 | 34 | 23 | 9.22 | 95 | 35 | 11 | 10.60 | 31 | 6.01 | 8 | 0 | 11.28 | 7 | 1 | 8.17 |
| 1,500–1,749 | 202 | 176 | 143 | 33 | 127.12 | 237.86 | 252.58 | 24 | 27 | −9.37 | 98 | 28 | 18 | 1.02 | 33 | −.73 | 9 | 0 | 13.76 | 10 | 0 | 64.23 |
| 1,750–1,999 | 174 | 162 | 137 | 25 | 101.20 | 205.28 | 420.60 | 34 | 13 | 5.00 | 114 | 35 | 21 | 20.82 | 19 | 4.40 | 11 | 1 | 12.86 | 3 | 3 | −16.49 |
| 2,000–2,499 | 208 | 195 | 174 | 21 | 286.51 | 371.65 | 241.48 | 58 | 14 | 76.45 | 154 | 44 | 20 | 37.39 | 29 | 3.09 | 15 | 1 | 43.06 | 8 | 3 | 11.43 |
| 2,500–2,999 | 100 | 97 | 5 | 12 | 492.99 | 637.99 | 410.83 | 18 | 8 | 70.55 | 85 | 22 | 13 | 22.52 | 11 | 1.08 | 17 | 0 | 70.81 | 12 | 4 | 101.95 |
| 3,000–3,999 | 51 | 51 | 48 | 3 | 913.51 | 1,016.50 | 733.67 | 16 | 8 | −152.52 | 38 | 10 | 2 | 59.57 | 8 | −4.08 | 8 | 0 | 180.38 | 6 | 1 | 529.88 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2,100 | 1,729 | 1,485 | 244 | 209.03 | 341.83 | 281.39 | 181 | 90 | 3.43 | 1,025 | 347 | 147 | 30.55 | 278 | 4.74 | 117 | 9 | 29.26 | 95 | 21 | 51.73 |
| 250–499 | 63 | 34 | 28 | 6 | −.63 | 17.82 | 89.83 | 2 | 1 | 8.57 | 1 | 1 | 0 | .16 | 6 | −4.00 | 0 | 0 | .00 | 0 | 0 | .00 |
| 500–749 | 236 | 141 | 120 | 21 | 14.15 | 51.02 | 132.57 | 3 | 4 | −1.08 | 25 | 6 | 4 | −.03 | 35 | −.01 | 6 | 0 | 4.18 | 2 | 0 | 3.03 |
| 750–999 | 257 | 187 | 151 | 36 | 17.82 | 80.95 | 212.33 | 12 | 9 | −6.83 | 60 | 13 | 16 | −15.46 | 33 | 1.45 | 8 | 1 | 13.65 | 7 | 2 | 16.98 |
| 1,000–1,249 | 274 | 223 | 192 | 31 | 49.92 | 110.84 | 245.29 | 15 | 13 | −7.85 | 115 | 36 | 14 | 9.12 | 35 | 2.90 | 9 | 1 | 7.80 | 4 | 2 | 2.31 |
| 1,250–1,499 | 286 | 232 | 199 | 33 | 135.85 | 239.90 | 269.33 | 27 | 11 | 5.86 | 123 | 35 | 23 | −7.58 | 40 | 3.12 | 16 | 1 | 12.22 | 9 | 3 | 66.91 |
| 1,500–1,749 | 249 | 223 | 185 | 38 | 111.58 | 223.02 | 354.58 | 22 | 15 | −22.66 | 147 | 53 | 25 | 9.21 | 36 | 1.70 | 12 | 0 | 19.86 | 14 | 2 | 63.40 |
| 1,750–1,999 | 173 | 156 | 138 | 18 | 202.53 | 276.65 | 174.44 | 16 | 5 | 11.36 | 104 | 33 | 14 | 14.55 | 21 | 8.80 | 11 | 0 | 33.41 | 15 | 2 | 44.97 |
| 2,000–2,499 | 245 | 226 | 201 | 25 | 246.82 | 346.39 | 366.16 | 26 | 16 | −5.20 | 181 | 64 | 19 | 40.39 | 33 | 8.71 | 13 | 0 | 25.16 | 12 | 2 | 51.06 |
| 2,500–2,999 | 124 | 119 | 95 | 24 | 341.29 | 544.20 | 390.79 | 19 | 10 | 4.09 | 101 | 32 | 15 | 68.96 | 15 | −6.84 | 11 | 4 | 40.75 | 12 | 3 | 115.32 |
| 3,000–3,999 | 117 | 113 | 106 | 7 | 645.97 | 751.28 | 579.57 | 16 | 4 | 44.19 | 101 | 34 | 9 | 106.60 | 20 | 28.27 | 17 | 1 | 57.14 | 13 | 2 | 146.93 |
| 4,000–4,999 | 40 | 39 | 35 | 4 | 1,042.20 | 1,242.40 | 449.00 | 15 | 2 | 59.98 | 33 | 18 | 6 | 28.42 | 3 | −22.38 | 5 | 1 | 172.53 | 3 | 1 | 251.55 |
| 5,000–9,999 | 36 | 36 | 35 | 1 | 2,657.47 | 2,739.11 | [9] 200.00 | 8 | 0 | 167.50 | 34 | 22 | 2 | 858.75 | 1 | 69.44 | 9 | 0 | 438.19 | 4 | 2 | 170.83 |

See footnotes at end of table.

TABLE 25.—NET CHANGE IN ASSETS [1] (SMALL CITIES, VILLAGES): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in money in savings and checking accounts and on hand, in investments in business, and in real estate owned, and average amounts reported, by income, 11 small-city and village analysis units in 22 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [3] | | | | | | Money in savings accounts | | | Families having checking accounts [7] | Money in checking accounts | | | Money on hand | | Investments in business | | | Real estate owned | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [4] net change | Average [5] net increase | Average [5] net decrease | Families having [6]— | | Average [4] net change | | Families having [6]— | | Average [4] net change | Families having any net change [8] | Average [4] net change | Families having [6]— | | Average [4] net change | Families having [6]— | | Average [4] net change |
| | | Any change | Net increase | Net decrease | | | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| VILLAGES—con. | | | | | | | | | | | | | | | | | | | | | | |
| *Southeast—Negro families* | | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 972 | 542 | 484 | 58 | 15.99 | 41.20 | 75.78 | 10 | 6 | 0.54 | 52 | 15 | 16 | −0.61 | 102 | 1.08 | 7 | 1 | 0.74 | 5 | 1 | 1.44 |

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[1] Includes net changes in assets between the beginning and end of the report year resulting from actual money transactions only. Changes in value of property due to damage or depreciation or due to rise or fall in market prices where no sale had occurred are excluded. See Glossary for a discussion of the transactions included in each item.

[2] See table 24, footnote 2. For data by income for columns 3-8 for Southeast Negro families see table 31.

[3] See table 26 for counts and averages for items included in this total in addition to those given in this table.

[4] Averages are based on the number of families in each class (column 2), regardless of whether they had any net change in assets. These averages will be positive (increase) when for the group aggregate increases exceeded aggregate decreases, or negative (decrease) when aggregate decreases exceeded aggregate increases. Negative averages are indicated by a minus sign.

[5] Averages are based on the corresponding number of families in each class having an increase or a decrease in assets (column 4 or 5).

[6] The number of families having any net change may be obtained by adding the number having net increases and the number having net decreases.

[7] The number of families having checking accounts at any time during the year, regardless of whether the amount in the account at the end of the year differed from the amount at the beginning of the year. It is possible that, through lack of understanding of differences in types of accounts on the part of the respondents, this number includes some erroneous entries for savings accounts, Christmas Club accounts, or Postal Savings.

[8] Of these families all had net increases except the following, who had net decreases: Small cities—North Central, 56; Plains and Mountain, 51; Pacific, 72; Southeast—white families, 27; Southeast—Negro families, 16; villages—New England, 9; Middle Atlantic and North Central, 115; Plains and Mountain, 52; Pacific, 54; Southeast—white families, 79; Southeast—Negro families. 27.

[9] Average based on fewer than 3 cases.

TABLE 26.—NET CHANGE IN ASSETS [1] (SMALL CITIES, VILLAGES): *Number of families having any net change between the beginning and end of the report year in stocks, bonds, and miscellaneous property owned, number making improvements on owned homes or other real estate, number paying life insurance premiums, and number settling or surrendering insurance policies, and average amounts reported, by income, 11 small-city and village analysis units in 22 States,[2] 1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Stocks and bonds owned |  |  | Miscellaneous property [6] |  | Improvements on— |  |  |  | Loans to others |  |  | Life insurance premiums paid [9] |  |  | Insurance policies— |  |  |  | Other assets [13] |  |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
|  |  | Families having [3]— |  |  |  |  | Owned homes |  | Other real estate |  | Families having [3]— |  |  |  | Average amount (increase) based on [8]— |  | Settled [11] |  | Surrendered |  |  |  |
|  |  | Net increase | Net decrease | Average [4] net change [5] | Families having any net change [7] | Average [4] net change [5] | Families | Average [4] amount (increase) [8] | Families | Average [4] amount (increase) [8] | Net increase | Net decrease | Average [4] net change [5] | Families | All families [4] | Families paying [10] | Families | Average [4] amount (decrease) [12] | Families | Average [4] amount (decrease) [12] | Families having any net change [14] | Average [4] net change [5] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| SMALL CITIES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *North Central* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| All incomes | 3,118 | 63 | 30 | 6.00 | 51 | 0.85 | 194 | 11.08 | 41 | 5,28 | 75 | 60 | 0.28 | 2,343 | 88 96 | 118.38 | 61 | −8.38 | 52 | −3.47 | 25 | −4.75 |
| 250–499 | 61 | 0 | 0 | .00 | 0 | .00 | 1 | .26 | 1 | 4.10 | 0 | 2 | −2.46 | 31 | 17.80 | 35 03 | 1 | −.98 | 1 | −.82 | 1 | −.41 |
| 500–749 | 229 | 1 | 1 | .66 | 3 | −.76 | 3 | .33 | 1 | .87 | 3 | 4 | −3.16 | 128 | 23.91 | 42.79 | 2 | −3.72 | 5 | −2.85 | 1 | −.25 |
| 750–999 | 408 | 1 | 1 | 2.25 | 6 | −3.27 | 12 | 3.17 | 1 | 1.23 | 1 | 5 | −4.37 | 248 | 32.26 | 53.06 | 8 | −4.64 | 6 | −1.84 | 2 | −2.33 |
| 1,000–1,249 | 467 | 0 | 4 | −8.85 | 6 | −.49 | 20 | 5.25 | 2 | .36 | 4 | 7 | −1.59 | 304 | 41.97 | 64.48 | 6 | −5.38 | 15 | −3.77 | 2 | −8.03 |
| 1,250–1,499 | 425 | 3 | 3 | .17 | 3 | .61 | 20 | 3.97 | 11 | 13.53 | 8 | 8 | −3.21 | 322 | 53.12 | 70.11 | 6 | −2.89 | 10 | −2.93 | 5 | −5.68 |
| 1,500–1,749 | 343 | 3 | 3 | −.03 | 5 | 8.04 | 15 | 6.33 | 2 | 3.79 | 10 | 4 | 5.10 | 275 | 76.13 | 94.95 | 7 | −6.17 | 6 | −3.73 | 0 | .00 |
| 1,750–1,999 | 282 | 7 | 3 | 34.72 | 4 | −4.01 | 17 | 8.05 | 7 | 7.52 | 8 | 7 | −4.82 | 232 | 91.98 | 111.81 | 9 | −13.89 | 4 | −2.56 | 2 | −4.06 |
| 2,000–2,249 | 215 | 2 | 2 | −1.49 | 7 | −12.84 | 17 | 16.23 | 2 | 7.22 | 4 | 6 | −2.06 | 177 | 107.72 | 130.85 | 1 | −7.32 | 0 | .00 | 3 | −5.23 |
| 2,250–2,499 | 163 | 6 | 2 | −9.11 | 5 | 24.72 | 18 | 25.40 | 3 | 2.52 | 10 | 4 | 8.31 | 142 | 128.87 | 147.92 | 5 | −10.04 | 1 | −1.07 | 3 | −13 56 |
| 2,500–2,999 | 198 | 11 | 7 | 10 80 | 3 | −.96 | 23 | 22.00 | 6 | 13.97 | 8 | 6 | 1.04 | 179 | 151.05 | 167.08 | 9 | −24.39 | 3 | −11.99 | 1 | −4.58 |
| 3,000–3,999 | 201 | 12 | 4 | −17.54 | 3 | 10.57 | 22 | 28.09 | 3 | 3.23 | 6 | 3 | 2.97 | 187 | 210.77 | 226.55 | 2 | −10.70 | 0 | .00 | 3 | −2.09 |
| 4,000–4,999 | 64 | 5 | 0 | 77.73 | 3 | −9.56 | 16 | 73.64 | 1 | 7.81 | 7 | 2 | 12.66 | 60 | 243.78 | 260.03 | 2 | −25.00 | 1 | −28.12 | 0 | 00 |
| 5,000–9,999 | 62 | 12 | 0 | 163.31 | 3 | −1.61 | 10 | 35.90 | 1 | 4.84 | 6 | 2 | 44.05 | 58 | 506.14 | 541.05 | 3 | −28.22 | 0 | .00 | 2 | −29.03 |

See footnotes at end of table.

TABLE 26.—NET CHANGE IN ASSETS[1] (SMALL CITIES, VILLAGES): *Number of families having any net change between the beginning and end of the report year in stocks, bonds, and miscellaneous property owned, number making improvements on owned homes or other real estate, number paying life insurance premiums, and number settling or surrendering insurance policies, and average amounts reported, by income, 11 small-city and village analysis units in 22 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family income class (dollars) | Families | Stocks and bonds owned | | | Miscellaneous property[6] | | Improvements on— | | | | Loans to others | | | Life insurance premiums paid[9] | | | Insurance policies— | | | | Other assets[13] | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having[3]— | | | | | Owned homes | | Other real estate | | Families having[3]— | | | | Average amount (increase) based on[8]— | | Settled[11] | | Surrendered | | | |
| | | Net increase | Net decrease | Average[4] net change[5] | Families having any net change[7] | Average[4] net change[5] | Families | Average[4] amount (increase)[8] | Families | Average[4] amount (increase)[8] | Net increase | Net decrease | Average[4] net change[5] | Families | All families[4] | Families paying[10] | Families | Average[4] amount (decrease)[12] | Families | Average[4] amount (decrease)[12] | Families having any net change[14] | Average[4] net change[5] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| SMALL CITIES—continued | | | | | | | | | | | | | | | | | | | | | | |
| *Plains and Mountain* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| **All incomes** | 1,311 | 32 | 14 | 9.73 | 34 | −3.85 | 135 | 27.55 | 19 | 2.81 | 51 | 38 | 2.49 | 969 | 88.18 | 119.30 | 28 | −10.30 | 17 | −6.65 | 10 | −1.62 |
| 250–499 | 16 | 0 | 0 | .00 | 0 | .00 | 1 | 50.00 | 0 | .00 | 0 | 0 | .00 | 7 | 13.75 | 31.43 | 0 | .00 | 1 | −7.06 | 0 | .00 |
| 500–749 | 73 | 0 | 0 | .00 | 3 | −8.70 | 3 | 1.53 | 1 | 4.63 | 1 | 1 | .03 | 27 | 21.76 | 58.81 | 0 | .00 | 1 | −5.48 | 1 | −.22 |
| 750–999 | 122 | 0 | 0 | .00 | 4 | −1.23 | 4 | 4.62 | 0 | .00 | 3 | 0 | 1.43 | 75 | 25.67 | 41 76 | 2 | −1.73 | 2 | −2.80 | 0 | .00 |
| 1,000–1,249 | 171 | 0 | 1 | −5.06 | 5 | −4.04 | 15 | 37.43 | 1 | .29 | 6 | 9 | −.48 | 115 | 39.53 | 58.79 | 1 | −.88 | 2 | −.35 | 3 | −10.41 |
| 1,250–1,499 | 164 | 1 | 1 | −9.76 | 6 | 1.98 | 17 | 26.08 | 3 | 5.88 | 5 | 4 | .80 | 114 | 44.96 | 64.67 | 1 | −2.79 | 3 | −5.52 | 0 | .00 |
| 1,500–1,749 | 181 | 3 | 1 | 6.92 | 2 | −.41 | 12 | 7.89 | 1 | .21 | 7 | 5 | 11.98 | 140 | 64.72 | 83.69 | 4 | −12.09 | 2 | −1.60 | 1 | 2.49 |
| 1,750–1,999 | 155 | 3 | 5 | −8.11 | 4 | 2.96 | 17 | 9.88 | 1 | 1.88 | 6 | 7 | −.07 | 121 | 72.94 | 93.43 | 2 | −7.64 | 2 | −19.68 | 0 | .00 |
| 2,000–2,249 | 116 | 6 | 3 | 7.60 | 1 | −2.59 | 10 | 19.81 | 1 | 3.45 | 5 | 4 | −5.98 | 94 | 100 39 | 123.89 | 3 | −8.50 | 2 | −2.93 | 1 | .22 |
| 2,250–2,499 | 82 | 4 | 0 | 16.43 | 1 | −4.57 | 11 | 48.78 | 2 | 4.88 | 2 | 2 | −2.43 | 68 | 123 94 | 149.46 | 4 | −26.57 | 0 | .00 | 1 | −7.32 |
| 2,500–2,999 | 110 | 9 | 1 | 95.91 | 3 | −27.50 | 18 | 49.78 | 5 | 8.20 | 6 | 3 | −1.75 | 97 | 152.88 | 173.37 | 10 | −53.14 | 2 | −29.31 | 1 | −1.36 |
| 3,000–3,999 | 90 | 3 | 2 | 3.33 | 1 | −2.78 | 21 | 69.57 | 3 | 3.18 | 7 | 2 | 18.61 | 82 | 250.99 | 275.48 | 1 | −3.33 | 0 | .00 | 2 | −.56 |
| 4,000–4,999 | 31 | 3 | 0 | 69 35 | 4 | −10.77 | 6 | 95.58 | 1 | .32 | 3 | 1 | 9.68 | 29 | 396.61 | 423.97 | 0 | .00 | 0 | .00 | 0 | .00 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Pacific* | | | | | | | | | | | | | | | | | | | | | |
| **All incomes** | 1,500 | 41 | 26 | −1.61 | 42 | −4.08 | 138 | 21.07 | 37 | 9.86 | 82 | 48 | 8.84 | 1,084 | 93.84 | 129.85 | 33 | −14.55 | 19 | −3.29 | 25 | −4.45 |
| 250–499 | 12 | 0 | 0 | .00 | 1 | −4.58 | 0 | .00 | 1 | 41.67 | 0 | 2 | −28.00 | 3 | 4.75 | 19.00 | 0 | .00 | 0 | .00 | 0 | .00 |
| 500–749 | 63 | 0 | 0 | .00 | 3 | −4.00 | 0 | .00 | 0 | .00 | 1 | 1 | .32 | 20 | 21.41 | 67.45 | 2 | −17.22 | 0 | .00 | 2 | −10.32 |
| 750–999 | 115 | 2 | 1 | 3.01 | 5 | 11.47 | 7 | 4.93 | 2 | 2.74 | 1 | 5 | −6.63 | 63 | 28.23 | 51.52 | 2 | −8.55 | 1 | −.33 | 1 | .52 |
| 1,000–1,249 | 191 | 3 | 0 | 6.48 | 7 | −3.92 | 6 | 4.21 | 2 | .44 | 6 | 6 | −.76 | 127 | 42.90 | 64.50 | 5 | −13.69 | 4 | −2.04 | 2 | −3.97 |
| 1,250–1,499 | 181 | 4 | 1 | −.45 | 6 | .71 | 12 | 13.89 | 3 | 2.34 | 6 | 7 | −1.68 | 125 | 53.70 | 77.75 | 5 | −9.94 | 2 | −3.17 | 1 | −.55 |
| 1,500–1,749 | 172 | 3 | 0 | 2.40 | 3 | −2.70 | 23 | 29.89 | 1 | .04 | 12 | 4 | 2.87 | 122 | 59.54 | 83 95 | 4 | −11.48 | 0 | .00 | 0 | .00 |
| 1,750–1,999 | 174 | 2 | 4 | −11.07 | 5 | −.66 | 10 | 5.18 | 3 | .98 | 6 | 5 | 2.57 | 132 | 76.11 | 100.33 | 2 | −29.48 | 1 | −2.87 | 3 | 5.94 |
| 2,000-2,249 | 144 | 1 | 2 | 15.42 | 1 | 2.91 | 19 | 28.14 | 6 | 45 46 | 8 | 3 | 15.85 | 117 | 96.22 | 118.43 | 1 | −1.74 | 1 | −4.17 | 2 | 1.60 |
| 2,250–2,499 | 109 | 3 | 3 | −37.04 | 3 | 5.55 | 17 | 50.16 | 4 | 19.19 | 7 | 6 | −17.84 | 87 | 112.80 | 141.32 | 2 | −7.38 | 1 | −.22 | 3 | .86 |
| 2,500–2.999 | 142 | 5 | 3 | −.96 | 6 | −18.17 | 16 | 39.64 | 5 | 16.20 | 8 | 5 | −3.06 | 115 | 146.96 | 181.47 | 2 | −8.84 | 5 | −7.85 | 3 | −14.26 |
| 3,000–3,999 | 128 | 7 | 8 | −62.58 | 1 | −31.25 | 18 | 30.94 | 7 | 14 30 | 16 | 4 | 30.44 | 116 | 206.38 | 227.72 | 6 | −31.86 | 3 | −12.81 | 6 | −27.41 |
| 4,000–4,999 | 44 | 5 | 2 | 81.86 | 1 | −8.64 | 5 | 20.34 | 3 | 11.91 | 7 | 0 | 84.09 | 36 | 287.12 | 350.92 | 2 | −42.18 | 1 | −1.14 | 1 | −15.91 |
| 5,000–9,999 | 25 | 6 | 2 | 158.20 | 0 | .00 | 5 | 66.68 | 0 | .00 | 4 | 0 | 254.00 | 21 | 345.76 | 411.62 | 0 | .00 | 0 | .00 | 1 | −14.16 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | | |
| **All incomes** | 1,116 | 13 | 5 | 1.63 | 19 | −1.15 | 27 | 3.79 | 9 | 2.11 | 15 | 11 | −4.98 | 976 | 96.86 | 110.75 | 13 | −5.52 | 15 | −1.77 | 5 | −.62 |
| 250–499 | 33 | 0 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | .00 | 1 | 0 | .76 | 21 | 15.16 | 23.81 | 1 | −3.64 | 0 | .00 | 0 | .00 |
| 500–749 | 83 | 0 | 0 | .00 | 2 | −1.93 | 0 | .00 | 0 | .00 | 0 | 1 | −.12 | 66 | 28.44 | 35.77 | 1 | −.36 | 1 | −.90 | 0 | .00 |
| 750–999 | 118 | 0 | 0 | .00 | 3 | −1.69 | 0 | .00 | 0 | .00 | 1 | 0 | .08 | 102 | 45.98 | 53.19 | 2 | −7.71 | 2 | −.91 | 0 | .00 |
| 1,000-1,249 | 153 | 0 | 1 | −.98 | 3 | −2.00 | 0 | .00 | 1 | .65 | 1 | 2 | −.33 | 132 | 46.36 | 53.73 | 0 | .00 | 5 | −2.20 | 1 | −1.31 |
| 1,250–1,499 | 136 | 1 | 0 | 1.47 | 1 | −1.10 | 0 | .00 | 1 | 1.84 | 1 | 2 | −1.29 | 115 | 59.72 | 70.63 | 1 | −3.68 | 2 | −6.81 | 1 | −2.20 |
| 1,500–1,749 | 132 | 1 | 0 | .14 | 2 | 10.79 | 3 | 1.36 | 2 | 5.38 | 0 | 0 | .00 | 109 | 75.52 | 91.46 | 2 | −11.36 | 1 | −2.12 | 0 | .00 |
| 1,750–1,999 | 138 | 4 | 0 | 5.43 | 4 | −8.84 | 5 | 9.36 | 1 | .11 | 3 | 0 | 1.12 | 128 | 90.01 | 97.04 | 2 | −12.32 | 3 | −1.28 | 1 | −1.45 |
| 2,000–2,249 | 106 | 0 | 0 | .00 | 1 | −4.24 | 4 | 1.37 | 2 | 1.74 | 2 | 6 | −62.96 | 99 | 122.14 | 130.78 | 2 | −4.68 | 1 | −.67 | 2 | 1.08 |
| 2,250–2,499 | 67 | 0 | 3 | −9.30 | 2 | −3.13 | 4 | 6.12 | 0 | .00 | 1 | 0 | 1.00 | 61 | 144.26 | 158.46 | 0 | .00 | 0 | .00 | 0 | .00 |
| 2,500–2.999 | 69 | 1 | 0 | 1.45 | 1 | −.14 | 6 | 17.10 | 1 | 1.45 | 2 | 0 | 4.71 | 65 | 193.38 | 205.29 | 1 | −2.90 | 0 | .00 | 0 | .00 |
| 3,000 or over | 81 | 6 | 1 | 18.80 | 0 | .00 | 5 | 12.65 | 1 | 12.34 | 3 | 0 | 9.44 | 78 | 323.97 | 336.45 | 1 | −8.64 | 0 | .00 | 0 | .00 |
| *Southeast—Negro families* | | | | | | | | | | | | | | | | | | | | | |
| **All incomes** | 475 | 0 | 0 | .00 | 3 | −.04 | 16 | 4.94 | 2 | .19 | 3 | 1 | .79 | 388 | 29.62 | 36.26 | 1 | −.21 | 2 | −.19 | 1 | .08 |
| VILLAGES | | | | | | | | | | | | | | | | | | | | | |
| *New England* | | | | | | | | | | | | | | | | | | | | | |
| **All incomes** | 743 | 9 | 4 | 15.19 | 3 | −.37 | 40 | 10.91 | 7 | 1.02 | 16 | 16 | −.13 | 581 | 77.76 | 99.45 | 15 | −16.90 | 24 | −5.18 | 11 | −7.03 |
| 250–499 | 7 | 0 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | 0 | .00 | 3 | 24.28 | 56.67 | 1 | −157.14 | 0 | .00 | 1 | 2.86 |
| 500-749 | 42 | 1 | 0 | 1.81 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | 0 | .00 | 21 | 19.43 | 38.86 | 1 | −14.19 | 2 | −6.76 | 1 | .12 |
| 750–999 | 95 | 0 | 0 | .00 | 0 | .00 | 1 | .06 | 0 | .00 | 3 | 2 | −2.84 | 59 | 38.29 | 61.64 | 1 | −1.05 | 4 | −5.98 | 0 | .00 |
| 1,000–1,249 | 126 | 0 | 0 | .00 | 0 | .00 | 3 | 2.10 | 0 | .00 | 2 | 2 | −1.25 | 103 | 55.34 | 67.71 | 1 | −7.94 | 3 | −2.56 | 1 | −.79 |
| 1,250–1,499 | 120 | 1 | 1 | 7.83 | 1 | −.42 | 6 | 21.29 | 1 | .94 | 4 | 3 | 1.29 | 97 | 60.52 | 74.87 | 2 | −3.27 | 5 | −3.87 | 3 | −18.33 |
| 1,500–1,749 | 98 | 2 | 1 | .26 | 0 | .00 | 8 | 6.09 | 0 | .00 | 1 | 3 | −3.88 | 79 | 71.32 | 88.47 | 2 | −7.14 | 3 | −7.08 | 1 | −30.61 |
| 1,750–1,999 | 89 | 1 | 1 | −10.98 | 0 | .00 | 8 | 14.63 | 2 | 2.25 | 2 | 3 | .28 | 76 | 103.01 | 120.64 | 3 | −33.70 | 4 | −6.09 | 1 | −.74 |
| 2,000–2,499 | 109 | 1 | 1 | 44.04 | 0 | .00 | 9 | 20.09 | 1 | .58 | 2 | 2 | 1.28 | 94 | 101.79 | 118.03 | 4 | −52.02 | 1 | −1.39 | 1 | 1.10 |
| 2,500–2,999 | 31 | 2 | 0 | 45.97 | 0 | .00 | 4 | 31.94 | 2 | 3.39 | 2 | 0 | 14.52 | 26 | 184.32 | 219.77 | 0 | .00 | 1 | −7.16 | 1 | −16.94 |
| 3,000–3,999 | 26 | 1 | 0 | 192.30 | 2 | −8.65 | 1 | 7.69 | 1 | 10.58 | 0 | 1 | −2.31 | 23 | 228.96 | 258.83 | 0 | .00 | 1 | −23.08 | 1 | 20.00 |

See footnotes at **end of table.**

TABLE 26.—NET CHANGE IN ASSETS [1] (SMALL CITIES, VILLAGES): *Number of families having any net change between the beginning and end of the report year in stocks, bonds, and miscellaneous property owned, number making improvements on owned homes or other real estate, number paying life insurance premiums, and number settling or surrendering insurance policies, and average amounts reported, by income, 11 small-city and village analysis units in 22 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Stocks and bonds owned | | | Miscellaneous property [6] | | Improvements on— | | | | Loans to others | | | Life insurance premiums paid [9] | | | Insurance policies— | | | | Other assets [13] | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having[3]— | | | | | Owned homes | | Other real estate | | Families having[3]— | | | | Average amount (increase) based on[8]— | | Settled [11] | | Surrendered | | | |
| | | Net increase | Net decrease | Average [4] net change [5] | Families having any net change[7] | Average [4] net change [5] | Families | Average [4] amount (increase) [8] | Families | Average [4] amount (increase) [8] | Net increase | Net decrease | Average [4] net change [5] | Families | All families [4] | Families paying [10] | Families | Average [4] amount (decrease) [12] | Families | Average [4] amount (decrease) [12] | Families having any net change [14] | Average [4] net change [5] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| VILLAGES—continued | | | | | | | | | | | | | | | | | | | | | | |
| *Middle Atlantic and North Central* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| All incomes | 3,042 | 44 | 39 | −6.56 | 59 | 11.80 | 181 | 11.54 | 48 | 6.33 | 85 | 63 | 4.85 | 1,937 | 63.46 | 99.67 | 59 | −8.52 | 62 | −4.80 | 55 | −13.41 |
| 250–499 | 84 | 0 | 0 | .00 | 4 | −6.14 | 2 | 2.44 | 1 | 1.19 | 1 | 1 | .77 | 19 | 10.42 | 46 05 | 1 | −.19 | 3 | −5.00 | 0 | .00 |
| 500–749 | 360 | 0 | 3 | −2.09 | 6 | −1.97 | 10 | 2.77 | 0 | .00 | 3 | 6 | −3.86 | 141 | 19.90 | 50.81 | 10 | −7.63 | 6 | −1.82 | 3 | .28 |
| 750–999 | 572 | 0 | 5 | −6.26 | 8 | −1.41 | 15 | 2.86 | 5 | 2.04 | 13 | 9 | 2.05 | 312 | 20.11 | 53.38 | 6 | −2.32 | 14 | −2.16 | 7 | −3.89 |
| 1,000–1,249 | 575 | 4 | 4 | 11.75 | 16 | 8.50 | 28 | 9.82 | 10 | 5.84 | 10 | 19 | −2.32 | 376 | 41.37 | 63.26 | 12 | −8.65 | 12 | −3.15 | 10 | −22.50 |
| 1,250–1,499 | 461 | 3 | 7 | −23.08 | 5 | −10.54 | 37 | 8.03 | 8 | 6.75 | 14 | 6 | 15.25 | 321 | 51.86 | 74.47 | 6 | −7.25 | 15 | −7.01 | 10 | −20.92 |
| 1,500–1,749 | 283 | 7 | 3 | −2.79 | 3 | −2.10 | 19 | 6.12 | 5 | 1.07 | 11 | 4 | 1.05 | 196 | 66.83 | 96.51 | 11 | −24.38 | 2 | −.88 | 6 | −37.75 |
| 1,750–1,999 | 235 | 5 | 2 | −3.20 | 4 | −6.24 | 18 | 11.96 | 5 | 25.84 | 5 | 5 | 1.54 | 189 | 105.81 | 131.57 | 5 | −13.87 | 4 | −5.74 | 4 | −23.19 |
| 2,000–2,499 | 253 | 6 | 6 | −15.74 | 6 | 1.08 | 19 | 35.60 | 7 | 7.63 | 13 | 10 | 7.11 | 203 | 127.03 | 158.31 | 5 | −12.09 | 3 | −3.95 | 7 | −11.10 |
| 2,500–2,999 | 118 | 10 | 4 | 22.91 | 3 | 1.78 | 17 | 33.86 | 4 | 15.25 | 7 | 2 | 9.86 | 93 | 157.63 | 200.00 | 2 | −1.91 | 3 | −39.41 | 7 | −91.10 |
| 3,000–3,999 | 70 | 3 | 5 | −229.27 | 3 | 608.86 | 12 | 69.00 | 3 | 20.36 | 5 | 1 | 57.62 | 59 | 224.26 | 266.08 | 1 | −1.14 | 0 | .00 | 1 | −22.86 |
| 4,000–4,999 | 21 | 4 | 0 | 126.19 | 0 | .00 | 3 | 21.43 | 0 | .00 | 3 | 0 | 73.81 | 19 | 329.05 | 363.68 | 0 | .00 | 0 | .00 | 0 | .00 |
| 5,000–9,999 | 10 | 2 | 0 | 450.00 | 1 | −300.00 | 1 | 10.00 | 0 | .00 | 0 | 0 | .00 | 9 | 354.60 | 394.00 | 0 | .00 | 0 | .00 | 0 | .00 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Plains and Mountain* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,103 | 22 | 12 | 4.55 | 27 | −3.82 | 96 | 17.95 | 21 | 8.89 | 34 | 22 | .83 | 651 | 65.28 | 110.62 | 27 | −15.96 | 15 | −4.44 | 12 | −4.96 |
| 250-499 | 31 | 0 | 0 | .00 | 2 | .32 | 0 | .00 | 0 | .00 | 0 | 0 | .00 | 4 | 4.30 | 33.25 | 1 | −14.52 | 0 | .00 | 1 | −1.94 |
| 500-749 | 126 | 0 | 1 | −.79 | 5 | −2.67 | 8 | 6.56 | 0 | .00 | 1 | 3 | −1.51 | 41 | 19.33 | 59.41 | 1 | −3.17 | 2 | −8.21 | 1 | −.79 |
| 750-999 | 182 | 0 | 0 | .00 | 6 | −6.72 | 5 | 1.19 | 1 | .08 | 4 | 3 | −.49 | 71 | 19.87 | 50.93 | 3 | −5.16 | 2 | −3.05 | 0 | .00 |
| 1,000-1,249 | 155 | 0 | 2 | −2.61 | 3 | 2.94 | 17 | 21.95 | 4 | 20.37 | 2 | 3 | −2.00 | 82 | 39.49 | 74.65 | 3 | −7.67 | 2 | −3.32 | 2 | −8.55 |
| 1,250-1,499 | 171 | 3 | 2 | .02 | 5 | −13.45 | 15 | 25.23 | 2 | 2.31 | 3 | 0 | .23 | 110 | 61.42 | 95.47 | 4 | −12.81 | 3 | −.67 | 1 | −2.92 |
| 1,500-1,749 | 131 | 2 | 1 | −14.69 | 2 | −1.26 | 9 | 8.89 | 0 | .00 | 9 | 4 | −13.13 | 97 | 69.94 | 94.45 | 4 | −29.01 | 2 | −7.02 | 1 | −1.53 |
| 1,750-1,999 | 87 | 1 | 2 | −1.72 | 2 | −14.37 | 6 | 40.37 | 3 | 18.22 | 3 | 3 | .62 | 68 | 103.14 | 131.96 | 2 | −15.52 | 1 | −3.45 | 0 | .00 |
| 2,000-2,499 | 125 | 8 | 2 | 21.63 | 0 | .00 | 16 | 27.35 | 4 | 9.96 | 1 | 3 | −.64 | 105 | 131.62 | 156.69 | 3 | −18.40 | 2 | −3.70 | 3 | −1.14 |
| 2,500-2,999 | 38 | 1 | 0 | 19.74 | 0 | .00 | 13 | 53.81 | 2 | 29.08 | 3 | 0 | 17.89 | 26 | 96.42 | 140.92 | 2 | −23.47 | 1 | −26.32 | 2 | −56.44 |
| 3,000-3,999 | 36 | 5 | 2 | 49.86 | 1 | 2.78 | 5 | 20.83 | 4 | 58.33 | 5 | 2 | 67.36 | 30 | 211.97 | 254.37 | 4 | −113.80 | 0 | .00 | 0 | .00 |
| 4,000-4,999 | 12 | 1 | 0 | 50.00 | 0 | .00 | 1 | 2.08 | 1 | 16.67 | 2 | 0 | 25.00 | 9 | 179.16 | 238.89 | 0 | .00 | 0 | .00 | 1 | −83.33 |
| 5,000-9,999 | 9 | 1 | 0 | 194.44 | 1 | 55.56 | 1 | 14.22 | 0 | .00 | 1 | 1 | −15.56 | 8 | 130.11 | 146.38 | 0 | .00 | 0 | .00 | 0 | .00 |
| *Pacific* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,471 | 19 | 15 | −1.34 | 25 | −.13 | 111 | 14.92 | 27 | 4.72 | 69 | 31 | 6.57 | 878 | 62.00 | 103.89 | 18 | −10.42 | 19 | −2.67 | 21 | −4.90 |
| 250-499 | 28 | 0 | 1 | −2.14 | 1 | −.89 | 1 | 3.57 | 0 | .00 | 0 | 2 | −11.50 | 3 | 5.54 | 51.67 | 0 | .00 | 0 | .00 | 1 | .36 |
| 500-749 | 107 | 0 | 0 | .00 | 2 | −.98 | 3 | 2.85 | 1 | .09 | 1 | 4 | −4.79 | 26 | 12.54 | 51.62 | 0 | .00 | 0 | .00 | 1 | −.67 |
| 750-999 | 186 | 1 | 4 | −9.56 | 7 | −3.32 | 3 | 1.75 | 2 | 5.64 | 4 | 2 | 1.69 | 71 | 21.20 | 55.55 | 0 | .00 | 6 | −2.26 | 0 | .00 |
| 1,000-1,249 | 211 | 1 | 1 | −9.12 | 2 | −1.44 | 8 | 2.32 | 6 | 2.47 | 7 | 7 | 5.22 | 107 | 31.10 | 61.32 | 3 | −24.99 | 4 | −2.41 | 3 | −1.38 |
| 1,250-1,499 | 204 | 1 | 2 | −1.00 | 3 | −.83 | 14 | 14.18 | 1 | .12 | 9 | 2 | 4.56 | 134 | 53.22 | 81.02 | 2 | −3.09 | 1 | −.64 | 5 | −14.98 |
| 1,500-1,749 | 202 | 2 | 1 | .42 | 1 | .02 | 22 | 14.08 | 3 | 2.52 | 12 | 2 | 9.19 | 128 | 50.43 | 79.58 | 3 | −10.92 | 4 | −4.31 | 2 | −3.22 |
| 1,750-1,999 | 174 | 2 | 1 | −.17 | 2 | 1.15 | 8 | 6.32 | 1 | .29 | 10 | 7 | 7.01 | 129 | 81.67 | 110.17 | 2 | −4.94 | 1 | −1.15 | 5 | −15.57 |
| 2,000-2,499 | 208 | 4 | 3 | −2.36 | 3 | 1.56 | 24 | 21.18 | 7 | 16.06 | 14 | 1 | 12.36 | 156 | 93.45 | 124.61 | 5 | −18.72 | 1 | −4.23 | 3 | −4.21 |
| 2,500-2,999 | 100 | 5 | 1 | 15.23 | 2 | −1.30 | 17 | 61.60 | 4 | 13.00 | 6 | 2 | 14.30 | 79 | 132.65 | 167.91 | 2 | −4.58 | 2 | −9.12 | 1 | 4.30 |
| 3,000-3,999 | 51 | 3 | 1 | 17.78 | 2 | 12.25 | 11 | 65.13 | 2 | 2.55 | 6 | 2 | 21.18 | 45 | 220.60 | 250.02 | 1 | −39.21 | 0 | .00 | 0 | .00 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2,100 | 33 | 11 | 1.56 | 49 | −2.75 | 117 | 13.99 | 34 | 10.19 | 59 | 22 | 3.64 | 1,456 | 74.85 | 107.97 | 34 | −10.01 | 10 | −2.08 | 19 | −.07 |
| 250-499 | 63 | 0 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | 0 | .00 | 30 | 8.16 | 17.13 | 1 | −12.70 | 1 | −.82 | 0 | .00 |
| 500-749 | 236 | 1 | 0 | .85 | 5 | −2.35 | 1 | 1.84 | 0 | .00 | 2 | 3 | .03 | 111 | 15.08 | 32.05 | 1 | −6.70 | 2 | −.62 | 1 | −.07 |
| 750-999 | 257 | 0 | 1 | −1.36 | 9 | −5.34 | 6 | 1.94 | 2 | .39 | 4 | 1 | −.50 | 148 | 19.04 | 33.07 | 1 | −5.25 | 0 | .00 | 3 | −.89 |
| 1,000-1,249 | 274 | 1 | 0 | 1.64 | 4 | −.59 | 7 | 4.16 | 2 | 1.06 | 8 | 0 | 3.15 | 182 | 34.05 | 51.25 | 2 | −5.65 | 2 | −2.20 | 3 | .02 |
| 1,250-1,499 | 286 | 1 | 1 | .97 | 5 | .61 | 12 | 4.73 | 3 | 10.01 | 11 | 2 | 3.34 | 189 | 42.26 | 63.94 | 4 | −6.77 | 0 | .00 | 2 | .17 |
| 1,500-1,749 | 249 | 2 | 1 | −6.80 | 3 | −1.86 | 10 | 11.39 | 3 | 8.47 | 7 | 6 | −4.96 | 184 | 56.88 | 76.97 | 2 | −2.97 | 3 | −12.05 | 3 | −8.03 |
| 1,750-1,999 | 173 | 1 | 0 | 4.34 | 4 | 8.00 | 12 | 10.31 | 0 | .00 | 4 | 2 | .26 | 137 | 77.64 | 98.04 | 7 | −21.86 | 1 | −1.73 | 2 | 12.48 |
| 2,000-2,499 | 245 | 8 | 4 | .57 | 5 | 4.17 | 21 | 26.10 | 6 | 2.14 | 6 | 3 | 2.84 | 194 | 101.49 | 128.18 | 4 | −10.39 | 0 | .00 | 3 | −.22 |
| 2,500-2,999 | 124 | 8 | 2 | −9.10 | 5 | −23.59 | 11 | 18.06 | 4 | 5.85 | 4 | 4 | −.87 | 104 | 138.84 | 165.54 | 3 | −10.18 | 0 | .00 | 0 | .00 |
| 3,000-3,999 | 117 | 5 | 1 | −2.99 | 5 | −30.77 | 22 | 41.41 | 6 | 22.65 | 8 | 1 | 20.95 | 107 | 245.68 | 268.64 | 6 | −33.56 | 0 | .00 | 2 | −.53 |
| 4,000-4,999 | 40 | 1 | 0 | 9.50 | 4 | 18.12 | 7 | 124.13 | 4 | 29.50 | 3 | 0 | 91.25 | 36 | 298.35 | 331.50 | 1 | −18.75 | 0 | .00 | 0 | .00 |
| 5,000-9,999 | 36 | 5 | 1 | 127.98 | 0 | .00 | 8 | 80.56 | 4 | 304.17 | 2 | 0 | 12.50 | 34 | 457.61 | 484.53 | 2 | −22.42 | 1 | −7.64 | 0 | .00 |

See footnotes at end of table.

TABLE 26.—NET CHANGE IN ASSETS [1] (SMALL CITIES, VILLAGES): *Number of families having any net change between the beginning and end of the report year in stocks, bonds, and miscellaneous property owned, number making improvements on owned homes or other real estate, number paying life insurance premiums, and number settling or surrendering insurance policies, and average amounts reported, by income, 11 small-city and village analysis units in 22 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | | Stocks and bonds owned | | | Miscellaneous property [6] | | Improvements on— | | | | Loans to others | | | Life insurance premiums paid [9] | | | Insurance policies— | | | | Other assets [13] | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having [3]— | | | | | Owned homes | | Other real estate | | Families having [3]— | | | | Average amount (increase) based on [8]— | | Settled [11] | | Surrendered | | | |
| (1) | Families (2) | Net increase (3) | Net decrease (4) | Average [4] net change [5] (5) | Families having any net change [7] (6) | Average [4] net change [5] (7) | Families (8) | Average [4] amount (increase) [8] (9) | Families (10) | Average [4] amount (increase) [8] (11) | Net increase (12) | Net decrease (13) | Average [4] net change [5] (14) | Families (15) | All families [4] (16) | Families paying [10] (17) | Families (18) | Average [4] amount (decrease) [12] (19) | Families (20) | Average [4] amount (decrease) [12] (21) | Families having any net change [14] (22) | Average [4] net change [5] (23) |
| VILLAGES—continued. | | | | | | | | | | | | | | | | | | | | | | |
| *Southeast—Negro families* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| All incomes | 972 | 0 | 0 | 0.00 | 2 | 0.02 | 21 | 1.56 | 1 | 0.05 | 12 | 8 | 0.06 | 471 | 12.12 | 25.00 | 8 | −0.95 | 1 | −0.01 | 5 | −0.05 |

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[1] Includes net changes in assets between the beginning and end of the report year resulting from actual money transactions only. Changes in value of property due to damage or depreciation or due to rise or fall in market prices where no sale has occurred are excluded. See Glossary for a discussion of the transactions included in each item. See table 25 for total assets and for additional items included in the total.

[2] See table 24, footnote 2. For data by income for columns 15–17 for Southeast Negro families see table 31.

[3] The number of families having any net change may be obtained by adding the counts for those having net increases and those having net decreases.

[4] Averages are based on the number of families in each class (column 2), regardless of whether they had any net change in the specified asset.

[5] These averages will be positive (increase) when for the group aggregate increases exceeded aggregate decreases, or negative (decrease) when aggregate decreases exceeded aggregate increases. Negative averages are indicated by a minus sign.

[6] Includes items such as cotton or grain bought for speculative purposes when such purchases cannot be classified as investments in business, and sale of automobiles or household furnishings.

[7] Of these families, all reported net decrease in this classification except the following who reported net increases: Small cities—North Central, 10; Plains and Mountain, 9; Pacific, 10; Southeast white families, 2; villages—Middle Atlantic and North Central, 16; Plains and Mountain, 6; Pacific, 5; Southeast white families, 11; Southeast Negro families, 2.

[8] Any amount reported in this column is a net increase, or positive average.

[9] Includes premiums paid on life insurance, endowment policies, annuities, and burial insurance. Premiums on health and accident and property insurance are excluded. See table 33 for distribution of families by amount of insurance premium payments.

[10] Averages are based on the corresponding number of families paying insurance premiums (column 15).

[11] This includes settlements of soldiers' bonus certificates. See table 35.

[12] Any amount reported in this column is a net decrease, or negative average.

[13] This includes any assets not elsewhere classified, and money inheritances and gifts not used for family living. The latter were considered a decrease in assets. See table 35.

[14] Of these families, all reported net decrease in this classification except the following, who reported net increases: Small cities—North Central, 6; Plains and Mountain, 5; Pacific, 9; Southeast white families, 1; Southeast Negro families, 1; villages—New England, 4; Middle Atlantic and North Central, 12; Plains and Mountain, 1; Pacific, 11; Southeast white families, 9; Southeast Negro families, 1.

TABLE 27.—NET CHANGE IN ASSETS [1] (FARMS): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in money in savings and checking accounts and on hand, and in investments in business, and average amounts reported, by income, 19 farm analysis units in 20 States,[2] 1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [3] | | | | | | Money in savings accounts | | | Families having checking accounts [7] | Money in checking accounts | | | Money on hand | | Investments in business [9] | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having[6]— | | | | Families having[6]— | | | | | Families having[6]— | | | | |
| (1) | (2) Families | (3) Any change | (4) Net increase | (5) Net decrease | (6) Average [4] net change | (7) Average [5] net increase | (8) Average [5] net decrease | (9) Net increase | (10) Net decrease | (11) Average [4] net change | (12) Families having checking accounts [7] | (13) Net increase | (14) Net decrease | (15) Average [4] net change | (16) Families having any net change [8] | (17) Average [4] net change | (18) Net increase | (19) Net decrease | (20) Average [4] net change | (21) Average [10] net increase | (22) Average [10] net decrease |
| VERMONT | | | | | | | | | | | | | | | | | | | | | |
| All incomes | *No.* 537 | *No.* 510 | *No.* 303 | *No.* 207 | *Dol.* 28.27 | *Dol.* 254.74 | *Dol.* 299.53 | *No.* 36 | *No.* 83 | *Dol.* −43.88 | *No.* 136 | *No.* 12 | *No.* 20 | *Dol.* −8.52 | *No.* 43 | *Dol.* −0.80 | *No.* 272 | *No.* 195 | *Dol.* 50.17 | *Dol.* 193.63 | *Dol.* 131.92 |
| 0–249 | 10 | 10 | 2 | 8 | −267.90 | [11] 179.00 | 379.62 | 0 | 3 | −92.00 | 2 | 0 | 1 | −110.00 | 1 | 5.00 | 1 | 6 | −176.70 | [11] 300.00 | 344.50 |
| 250–499 | 28 | 27 | 6 | 21 | −76.50 | 288.67 | 184.48 | 0 | 10 | −85.17 | 1 | 0 | 0 | .00 | 6 | −23.39 | 10 | 14 | −4.04 | 119.80 | 93.64 |
| 500–749 | 82 | 77 | 33 | 44 | −97.89 | 144.58 | 290.86 | 2 | 19 | −56.28 | 7 | 0 | 1 | −4.27 | 7 | −6.95 | 36 | 36 | 40.87 | 171.78 | 78.69 |
| 750–999 | 111 | 104 | 62 | 42 | 1.34 | 192.60 | 280.76 | 3 | 13 | −20.58 | 21 | 0 | 5 | −5.86 | 4 | −6.53 | 56 | 41 | 21.34 | 135.27 | 126.98 |
| 1,000–1,249 | 94 | 85 | 56 | 29 | 25.82 | 173.77 | 251.86 | 8 | 12 | −88.53 | 21 | 0 | 1 | −5.32 | 6 | −2.39 | 43 | 32 | 29.76 | 151.72 | 116.44 |
| 1,250–1,499 | 74 | 73 | 48 | 25 | 54.19 | 277.81 | 373.00 | 5 | 14 | −34.71 | 22 | 3 | 4 | −9.80 | 7 | 6.94 | 43 | 24 | 48.94 | 194.02 | 196.71 |
| 1,500–1,749 | 49 | 46 | 28 | 18 | 109.88 | 294.32 | 158.72 | 3 | 5 | −132.65 | 23 | 4 | 3 | −17.04 | 2 | 1.12 | 28 | 16 | 62.73 | 190.04 | 140.44 |
| 1,750–1,999 | 44 | 44 | 31 | 13 | 25.16 | 342.84 | 732.38 | 6 | 3 | 12.36 | 12 | 1 | 3 | −28.54 | 4 | 19.70 | 26 | 14 | 114.73 | 276.08 | 152.14 |
| 2,000–2,499 | 34 | 33 | 28 | 5 | 283.70 | 366.21 | 121.60 | 7 | 4 | 73.23 | 18 | 3 | 1 | 17.65 | 5 | 5.88 | 22 | 9 | 132.06 | 250.50 | 113.44 |
| 2,500–2,999 | 11 | 11 | 9 | 2 | 482.54 | 688.33 | [11] 443.50 | 2 | 0 | 90.91 | 9 | 1 | 1 | 21.82 | 1 | 5.45 | 7 | 3 | 370.00 | 647.57 | 154.33 |

See footnotes at end of table.

TABLE 27.—NET CHANGE IN ASSETS [1] (FARMS): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in money in savings and checking accounts and on hand, and in investments in business, and average amounts reported, by income, 19 farm analysis units in 20 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [3] | | | | | | Money in savings accounts | | | Families having checking accounts [7] | Money in checking accounts | | | Money on hand | | Investments in business [9] | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [4] net change | Average [5] net increase | Average [5] net decrease | Families having[6]— | | Average [4] net change | | Families having[6]— | | Average [4] net change | Families having any net change [8] | Average [4] net change | Families having[6]— | | Average [4] net change | Average [10] net increase | Average [10] net decrease |
| | | Any change | Net increase | Net decrease | | | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| NEW JERSEY | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* |
| All incomes | 497 | 482 | 295 | 187 | 73.42 | 457.88 | 527.20 | 46 | 51 | −51.44 | 393 | 102 | 132 | −47.58 | 91 | −24.84 | 176 | 42 | 75.71 | 275.95 | 260.45 |
| 0–249 | 11 | 10 | 1 | 9 | −676.18 | [11] 439.00 | 875.22 | 1 | 3 | −246.18 | 7 | 0 | 7 | −342.27 | 6 | −761.36 | 4 | 0 | 19.55 | 53.75 | ---------- |
| 250–499 | 36 | 34 | 6 | 28 | −268.49 | 527.83 | 458.32 | 0 | 10 | −137.50 | 19 | 1 | 12 | −110.30 | 11 | −115.58 | 6 | 7 | 23.22 | 288.83 | 128.14 |
| 500–749 | 41 | 39 | 14 | 25 | −85.83 | 476.64 | 407.68 | 0 | 7 | −142.69 | 25 | 2 | 13 | −278.05 | 12 | −23.90 | 12 | 2 | 58.34 | 305.50 | [11] 637.00 |
| 750–999 | 49 | 48 | 23 | 25 | −115.63 | 184.43 | 396.32 | 1 | 6 | −61.22 | 40 | 4 | 21 | −103.26 | 9 | −8.76 | 18 | 7 | 26.31 | 162.67 | 234.14 |
| 1,000–1,249 | 73 | 70 | 33 | 37 | −140.57 | 234.97 | 486.92 | 5 | 6 | −.62 | 63 | 9 | 29 | −135.00 | 10 | −27.75 | 22 | 6 | 16.75 | 194.91 | 510.83 |
| 1,250–1,499 | 53 | 51 | 31 | 20 | −4.49 | 150.13 | 244.60 | 4 | 3 | 24.53 | 43 | 11 | 16 | −74.52 | 8 | −4.15 | 14 | 4 | 19.96 | 132.71 | 200.00 |
| 1,500–1,749 | 51 | 50 | 38 | 12 | −76.08 | 357.26 | 1,454.67 | 3 | 5 | −191.37 | 35 | 12 | 9 | −50.10 | 7 | −9.41 | 17 | 5 | 120.96 | 390.82 | 95.00 |
| 1,750–1,999 | 50 | 48 | 37 | 11 | 146.86 | 384.84 | 626.91 | 4 | 2 | 11.50 | 43 | 12 | 11 | −52.60 | 6 | −13.80 | 17 | 3 | 69.02 | 270.65 | 383.33 |
| 2,000–2,499 | 62 | 61 | 46 | 15 | 285.74 | 533.02 | 453.53 | 12 | 5 | 44.84 | 52 | 15 | 9 | 61.77 | 12 | 30.90 | 28 | 2 | 89.68 | 205.50 | [11] 97.00 |
| 2,500–2,999 | 33 | 33 | 32 | 1 | 729.27 | 754.03 | [11] 63.00 | 9 | 1 | 136.06 | 30 | 14 | 2 | 156.06 | 3 | 39.39 | 17 | 3 | 137.03 | 279.82 | 78.33 |
| 3,000–3,999 | 38 | 38 | 34 | 4 | 737.68 | 931.82 | 912.50 | 7 | 3 | −221.05 | 36 | 22 | 3 | 277.87 | 7 | 47.37 | 21 | 3 | 287.21 | 577.33 | 403.33 |
| PENNSYLVANIA-OHIO | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2,254 | 1,931 | 1,446 | 485 | 231.46 | 475.15 | 340.93 | 292 | 170 | 33.61 | 1,530 | 514 | 223 | 54.76 | 223 | 10.02 | 911 | 309 | 93.33 | 296.79 | 194.25 |
| 0–249 | 21 | 18 | 4 | 14 | −222.81 | 821.75 | 569.00 | 0 | 5 | −117.38 | 15 | 2 | 9 | −71.86 | 1 | −4.76 | 3 | 7 | −220.90 | 289.33 | 786 71 |
| 250–499 | 100 | 74 | 25 | 49 | −130.84 | 163.84 | 350.61 | 4 | 16 | −36.80 | 43 | 2 | 17 | −61.42 | 16 | −39.35 | 24 | 15 | 24.32 | 214.38 | 180.87 |
| 500–749 | 209 | 151 | 48 | 103 | −144.43 | 109.23 | 343.97 | 8 | 25 | −28.49 | 90 | 7 | 38 | −42.96 | 20 | −13.42 | 45 | 43 | −7.97 | 198.13 | 246.07 |
| 750–999 | 304 | 227 | 137 | 90 | −10.88 | 146.03 | 259.03 | 19 | 32 | −30.33 | 142 | 25 | 34 | −15.26 | 30 | −2.16 | 78 | 57 | 14.31 | 145.63 | 122.95 |
| 1,000–1,249 | 294 | 233 | 156 | 77 | 2.24 | 163.96 | 323.64 | 19 | 25 | .82 | 174 | 35 | 30 | −13.03 | 21 | 5.22 | 104 | 34 | 42.34 | 151.54 | 97.41 |
| 1,250–1,499 | 312 | 270 | 205 | 65 | 108.93 | 281.11 | 363.72 | 35 | 28 | 19.45 | 213 | 51 | 27 | 2.91 | 36 | 6.50 | 147 | 40 | 78.05 | 221.03 | 203.53 |
| 1,500–1,749 | 267 | 243 | 206 | 37 | 198.88 | 308.37 | 281.68 | 43 | 9 | 21.38 | 203 | 73 | 27 | 21.91 | 25 | 11.22 | 107 | 39 | 74.39 | 258.81 | 200.74 |
| 1,750–1,999 | 197 | 181 | 162 | 19 | 305.99 | 404.21 | 273.79 | 33 | 10 | 10.77 | 160 | 71 | 14 | 94.83 | 21 | 13.55 | 98 | 17 | 107.78 | 251.31 | 199.76 |
| 2,000–2,499 | 254 | 240 | 223 | 17 | 458.72 | 556.82 | 450.35 | 56 | 10 | 92.17 | 215 | 89 | 17 | 110.52 | 19 | 16.77 | 133 | 24 | 163.55 | 367.04 | 303.12 |
| 2,500–2,999 | 135 | 134 | 125 | 9 | 728.70 | 795.07 | 112.22 | 26 | 6 | 30.68 | 122 | 65 | 8 | 217.56 | 20 | 46.33 | 75 | 22 | 267.37 | 513.95 | 111.45 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3,000-3,999 | 116 | 116 | 111 | 5 | 1,088.34 | 1,214.97 | 1,722.60 | 40 | 4 | 316.68 | 109 | 65 | 2 | 316.81 | 10 | 47.76 | 71 | 10 | 300.14 | 515.35 | 177.30 |
| 4,000-4,999 | 26 | 26 | 26 | 0 | 1,485.09 | 1,485.09 | ----- | 5 | 0 | 114.69 | 25 | 18 | 0 | 653.85 | 1 | 7.69 | 15 | 1 | 347.03 | 603.93 | [11] 36.00 |
| 5,000-9,999 | 19 | 18 | 18 | 0 | 2,378.71 | 2,510.89 | ----- | 4 | 0 | 824.57 | 19 | 11 | 0 | 626.31 | 3 | 241.84 | 11 | 0 | 552.78 | 954.82 | ----- |
| MICHIGAN-WISCONSIN | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,067 | 866 | 640 | 226 | 147.38 | 350.88 | 297.83 | 95 | 94 | -.09 | 438 | 90 | 70 | 5.81 | 131 | 3.68 | 376 | 108 | 81.47 | 285.78 | 190.15 |
| 0-249 | 13 | 11 | 2 | 9 | -658.92 | [11] 240.00 | 1,005.11 | 1 | 4 | -332.69 | 4 | 0 | 3 | -92.31 | 1 | -53.85 | 4 | 1 | 78.46 | 330.00 | [11] 300.00 |
| 250-499 | 53 | 38 | 11 | 27 | -38.36 | 431.55 | 251.11 | 1 | 11 | -96.69 | 8 | 1 | 4 | 34.29 | 6 | 13.11 | 10 | 10 | -12.40 | 120.40 | 186.10 |
| 500-749 | 115 | 81 | 34 | 47 | -78.65 | 104.26 | 267.87 | 0 | 18 | -43.92 | 26 | 0 | 10 | -29.91 | 14 | -17.96 | 30 | 16 | 3.37 | 104.20 | 171.12 |
| 750-999 | 176 | 121 | 76 | 45 | 5.98 | 162.86 | 251.64 | 4 | 21 | -26.69 | 42 | 3 | 15 | -20.62 | 22 | -3.61 | 42 | 16 | 52.82 | 270.71 | 129.62 |
| 1,000-1,249 | 196 | 155 | 127 | 28 | 50.82 | 136.50 | 263.39 | 10 | 12 | -5.84 | 80 | 11 | 10 | -13.44 | 16 | 1.86 | 62 | 21 | 38.22 | 175.82 | 162.38 |
| 1,250-1,499 | 169 | 140 | 111 | 29 | 110.84 | 244.73 | 290.76 | 21 | 12 | -10.89 | 71 | 12 | 8 | 3.56 | 23 | 3.74 | 61 | 13 | 72.84 | 238.93 | 174.15 |
| 1,500-1,749 | 115 | 109 | 93 | 16 | 262.26 | 348.32 | 139.63 | 16 | 7 | 30.36 | 58 | 15 | 6 | 27.54 | 18 | 23.48 | 53 | 11 | 136.57 | 336.32 | 192.64 |
| 1,750-1,999 | 80 | 70 | 59 | 11 | 282.41 | 427.71 | 240.18 | 17 | 6 | 39.74 | 47 | 16 | 2 | 50.31 | 6 | -18.02 | 34 | 6 | 94.78 | 270.29 | 267.83 |
| 2,000-2,499 | 95 | 88 | 79 | 9 | 585.66 | 753.61 | 433.89 | 15 | 2 | 45.21 | 64 | 19 | 9 | 31.95 | 15 | 16.17 | 50 | 6 | 226.75 | 451.84 | 175.00 |
| 2,500-2,999 | 25 | 24 | 20 | 4 | 496.96 | 740.50 | 596.50 | 2 | 1 | 90.88 | 19 | 6 | 3 | 44.52 | 3 | 28.24 | 13 | 3 | 221.76 | 532.23 | 433.33 |
| 3,000-3,999 | 30 | 29 | 28 | 1 | 877.89 | 962.21 | [11] 605.00 | 8 | 0 | 295.00 | 19 | 7 | 0 | 112.50 | 7 | 71.33 | 17 | 5 | 220.66 | 496.06 | 362.60 |
| ILLINOIS-IOWA | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,642 | 1,502 | 1,015 | 487 | 299.16 | 635.70 | 316.25 | 110 | 70 | 16.09 | 1,128 | 395 | 257 | 41.85 | 219 | 6.54 | 775 | 367 | 154.11 | 480.38 | 324.92 |
| 0-249 | 26 | 24 | 3 | 21 | -369.19 | 312.00 | 501.67 | 0 | 6 | -48.08 | 12 | 1 | 8 | -136.04 | 1 | -5.00 | 5 | 17 | -153.92 | 577.60 | 405.29 |
| 250-499 | 106 | 93 | 18 | 75 | -231.44 | 124.83 | 357.07 | 0 | 9 | -25.71 | 50 | 7 | 25 | -69.92 | 18 | -18.84 | 23 | 50 | -133.36 | 207.39 | 378.12 |
| 500-749 | 206 | 174 | 62 | 112 | -113.68 | 176.55 | 306.82 | 7 | 15 | -15.53 | 96 | 10 | 40 | -42.45 | 29 | -5.50 | 59 | 76 | -65.82 | 188.56 | 324.78 |
| 750-999 | 258 | 227 | 117 | 110 | -36.07 | 193.33 | 290.25 | 17 | 14 | -4.08 | 169 | 38 | 53 | -28.26 | 42 | 6.68 | 88 | 74 | .98 | 256.81 | 301.96 |
| 1,000-1,249 | 252 | 228 | 156 | 72 | 243.87 | 520.22 | 273.60 | 15 | 9 | 4.40 | 163 | 45 | 44 | -35.61 | 35 | -2.57 | 119 | 43 | 132.08 | 367.87 | 244.00 |
| 1,250-1,499 | 207 | 191 | 155 | 36 | 252.52 | 381.51 | 190.64 | 14 | 9 | -10.99 | 137 | 46 | 21 | -9.32 | 34 | 7.48 | 113 | 31 | 191.89 | 425.46 | 227.50 |
| 1,500-1,749 | 161 | 153 | 126 | 27 | 254.83 | 409.00 | 389.11 | 8 | 6 | 1.43 | 127 | 52 | 26 | 9.52 | 25 | 16.39 | 90 | 26 | 182.46 | 430.72 | 361.12 |
| 1,750-1,999 | 110 | 102 | 87 | 15 | 456.79 | 626.31 | 282.80 | 10 | 0 | 24.60 | 85 | 41 | 12 | 116.31 | 13 | 51.50 | 62 | 17 | 240.91 | 510.10 | 301.53 |
| 2,000-2,499 | 139 | 137 | 125 | 12 | 557.12 | 662.60 | 448.83 | 13 | 1 | 65.47 | 123 | 61 | 14 | 170.14 | 6 | -10.61 | 90 | 17 | 329.62 | 581.77 | 384.88 |
| 2,500-2,999 | 78 | 76 | 72 | 4 | 963.46 | 1,057.92 | 255.00 | 10 | 0 | 62.75 | 73 | 39 | 7 | 204.25 | 10 | 15.58 | 55 | 6 | 468.19 | 697.96 | 311.50 |
| 3,000-3,999 | 63 | 61 | 58 | 3 | 1,315.51 | 1,475.29 | 896.67 | 11 | 0 | 133.10 | 58 | 33 | 5 | 384.87 | 4 | 21.98 | 47 | 4 | 585.70 | 817.96 | 738.75 |
| 4,000-4,999 | 16 | 16 | 16 | 0 | 2,710.75 | 2,710.75 | ----- | 1 | 0 | 21.88 | 15 | 10 | 1 | 598.75 | 1 | 100.00 | 12 | 0 | 833.93 | 1,111.92 | ----- |
| 5,000-9,999 | 20 | 20 | 20 | 0 | 3,711.90 | 3,711.90 | ----- | 4 | 1 | 507.50 | 20 | 12 | 1 | 943.40 | 1 | 16.90 | 12 | 3 | 1,120.45 | 2,030.08 | 770.67 |
| NORTH DAKOTA-KANSAS | | | | | | | | | | | | | | | | | | | | | |
| All income classes | 1,088 | 953 | 505 | 448 | 58.60 | 440.87 | 354.65 | 32 | 77 | -32.11 | 574 | 132 | 180 | -22.57 | 247 | -19.77 | 453 | 278 | 39.80 | 304.94 | 341.14 |
| Net losses | 104 | 98 | 36 | 62 | -262.66 | 573.78 | 773.76 | 0 | 7 | -60.82 | 49 | 9 | 21 | -129.14 | 32 | -113.92 | 40 | 43 | -45.94 | 412.88 | 495.19 |
| Net incomes | 984 | 855 | 469 | 386 | 92.55 | 430.67 | 287.33 | 32 | 70 | -29.08 | 525 | 123 | 159 | -11.31 | 215 | -9.82 | 413 | 235 | 18.86 | 294.48 | 312.95 |
| 0-249 | 89 | 71 | 22 | 49 | 50.42 | 940.55 | 330.69 | 0 | 8 | -45.73 | 35 | 1 | 18 | -74.12 | 23 | -52.80 | 27 | 26 | 31.74 | 273.93 | 175.81 |
| 250-499 | 165 | 141 | 50 | 91 | -71.99 | 250.04 | 267.91 | 1 | 16 | -35.85 | 77 | 7 | 41 | -90.77 | 36 | -32.12 | 68 | 42 | 50.09 | 243.37 | 197.26 |
| 500-749 | 185 | 162 | 75 | 87 | -33.53 | 220.72 | 261.57 | 2 | 18 | -36.81 | 76 | 11 | 34 | -38.57 | 47 | -12.93 | 77 | 43 | 34.91 | 220.23 | 244.16 |
| 750-999 | 177 | 154 | 84 | 70 | -32.02 | 188.85 | 307.59 | 5 | 11 | -2.29 | 99 | 18 | 27 | -23.33 | 42 | -21.40 | 79 | 40 | 47.59 | 211.71 | 207.58 |
| 1,000-1,249 | 106 | 96 | 60 | 36 | 109.80 | 306.92 | 188.22 | 2 | 4 | -7.55 | 61 | 19 | 15 | 4.26 | 19 | -.55 | 42 | 29 | 54.54 | 298.26 | 232.62 |
| 1,250-1,499 | 89 | 73 | 54 | 19 | 139.07 | 319.35 | 256.16 | 6 | 4 | 7.30 | 58 | 19 | 9 | .02 | 17 | 6.96 | 40 | 17 | -128.85 | 317.78 | 1,422.29 |
| 1,500-1,749 | 62 | 52 | 42 | 10 | 360.30 | 559.43 | 115.70 | 5 | 1 | 35.11 | 39 | 15 | 4 | 27.50 | 12 | 51.37 | 28 | 13 | 108.69 | 329.54 | 191.38 |
| 1,750-1,999 | 39 | 36 | 25 | 11 | 490.74 | 953.16 | 426.36 | 2 | 4 | -426.92 | 25 | 7 | 5 | -27.18 | 5 | .77 | 22 | 9 | 222.66 | 471.77 | 188.33 |
| 2,000-2,499 | 33 | 31 | 24 | 7 | 222.12 | 587.08 | 965.71 | 2 | 2 | -6.61 | 26 | 12 | 2 | 92.12 | 8 | 38.49 | 16 | 6 | 167.43 | 418.62 | 195.50 |
| 2,500-2,999 | 23 | 23 | 20 | 3 | 880.65 | 1,058.25 | 303.33 | 3 | 2 | -68.48 | 17 | 8 | 2 | 307.96 | 5 | 33.39 | 9 | 5 | 261.26 | 855.11 | 337.40 |
| 3,000-3,999 | 16 | 16 | 13 | 3 | 1,078.38 | 1,394.77 | 292.67 | 4 | 0 | 312.50 | 12 | 6 | 2 | 655.69 | 1 | 43.75 | 5 | 5 | 52.38 | 951.20 | 783.60 |

See footnotes at end of table.

TABLE 27.—NET CHANGE IN ASSETS [1] (FARMS): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in money in savings and checking accounts and on hand, and in investments in business, and average amounts reported, by income, 19 farm analysis units in 20 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [3] | | | | | | Money in savings accounts | | | Families having checking accounts [7] | Money in checking accounts | | | Money on hand | | Investments in business [9] | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [4] net change | Average [5] net increase | Average [5] net decrease | Families having[6]— | | Average [4] net change | | Families having[6]— | | Average [4] net change | Families having any net change [8] | Average [4] net change | Families having[6]— | | Average [4] net change | Average [10] net increase | Average [10] net decrease |
| | | Any change | Net increase | Net decrease | | | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| SOUTH DAKOTA–MONTANA–COLORADO | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* |
| All incomes | 447 | 422 | 243 | 179 | −10.78 | 362.06 | 518.43 | 32 | 49 | 7.88 | 286 | 123 | 96 | 36.00 | 86 | 1.75 | 194 | 141 | −66.24 | 334.94 | 670.82 |
| 0–249 | 31 | 28 | 3 | 25 | −525.19 | 219.00 | 677.52 | 0 | 8 | −54.52 | 19 | 9 | 8 | −3.26 | 10 | −7.64 | 5 | 17 | −477.58 | 89.00 | 897.06 |
| 250–499 | 60 | 53 | 17 | 36 | −404.72 | 168.65 | 754.19 | 2 | 9 | −33.56 | 34 | 11 | 12 | −32.08 | 18 | −9.75 | 19 | 22 | −353.11 | 156.53 | 1,098.23 |
| 500–749 | 75 | 72 | 36 | 36 | −61.29 | 185.17 | 312.86 | 3 | 8 | −18.53 | 36 | 13 | 19 | −60.34 | 17 | −7.19 | 30 | 20 | 59.78 | 346.70 | 295.85 |
| 750–999 | 84 | 77 | 39 | 38 | −116.82 | 171.69 | 434.47 | 4 | 6 | −7.38 | 47 | 19 | 21 | 39.42 | 13 | −13.75 | 32 | 29 | −95.79 | 211.13 | 510.45 |
| 1,000–1,249 | 56 | 55 | 41 | 14 | 98.11 | 271.27 | 402.00 | 5 | 4 | −1.34 | 38 | 11 | 9 | −.62 | 8 | 6.34 | 34 | 14 | 56.40 | 299.79 | 502.50 |
| 1,250–1,499 | 45 | 44 | 26 | 18 | −88.49 | 240.38 | 568.44 | 3 | 5 | −22.78 | 37 | 16 | 12 | 98.60 | 5 | 4.67 | 24 | 12 | −14.67 | 263.75 | 582.50 |
| 1,500–1,749 | 23 | 21 | 18 | 3 | 268.74 | 455.39 | 672.00 | 1 | 1 | −46.69 | 19 | 10 | 6 | 59.48 | 4 | 32.18 | 14 | 3 | 109.05 | 403.79 | 1,048.33 |
| 1,750–1,999 | 25 | 24 | 19 | 5 | 343.56 | 512.68 | 230.40 | 3 | 3 | 80.00 | 16 | 9 | 3 | 67.28 | 5 | 51.00 | 12 | 9 | 54.80 | 432.42 | 424.33 |
| 2,000–2,499 | 26 | 26 | 25 | 1 | 645.34 | 672.72 | [11] 39.00 | 4 | 4 | 55.77 | 23 | 13 | 3 | 175.97 | 4 | 21.92 | 14 | 6 | 205.77 | 564.14 | 424.67 |
| 2,500–2,999 | 13 | 13 | 12 | 1 | 622.15 | 811.50 | [11] 1,650.00 | 4 | 0 | 373.84 | 10 | 7 | 2 | 389.23 | 2 | 11.54 | 5 | 6 | −298.31 | 618.00 | 1,161.33 |
| 3,000–3,999 | 9 | 9 | 7 | 2 | 1,001.00 | 1,318.43 | [11] 110.00 | 3 | 1 | 344.45 | 7 | 5 | 1 | 250.00 | 0 | .00 | 5 | 3 | 233.33 | 1,210.00 | 1,316.67 |
| WASHINGTON–OREGON | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 948 | 829 | 600 | 229 | 283.32 | 546.82 | 259.75 | 123 | 69 | 24.79 | 577 | 231 | 128 | 33.34 | 156 | 6.29 | 352 | 162 | 114.17 | 387.84 | 174.59 |
| 0–249 | 17 | 12 | 1 | 11 | −225.23 | [11] 10.00 | 349.00 | 0 | 1 | −35.35 | 5 | 0 | 3 | −125.88 | 4 | −35.29 | 4 | 4 | −30.94 | 38.00 | 169.50 |
| 250–499 | 63 | 43 | 10 | 33 | −120.22 | 114.00 | 264.06 | 1 | 8 | −48.45 | 19 | 2 | 10 | −60.32 | 9 | .35 | 8 | 16 | −28.05 | 101.00 | 160.94 |
| 500–749 | 142 | 109 | 50 | 59 | −47.24 | 117.86 | 213.58 | 6 | 16 | −13.06 | 55 | 12 | 28 | −44.84 | 28 | −10.69 | 34 | 30 | 2.08 | 151.91 | 162.30 |
| 750–999 | 117 | 92 | 57 | 35 | 13.08 | 155.98 | 210.31 | 5 | 12 | −14.06 | 58 | 14 | 17 | −8.94 | 22 | −.66 | 38 | 25 | 10.54 | 118.95 | 131.48 |
| 1,000–1,249 | 120 | 114 | 86 | 28 | 84.62 | 191.78 | 226.39 | 18 | 4 | 28.77 | 75 | 25 | 17 | −3.99 | 18 | 1.70 | 41 | 29 | 4.41 | 162.93 | 212.10 |
| 1,250–1,499 | 113 | 102 | 81 | 21 | 116.08 | 243.74 | 315.52 | 23 | 10 | 3.46 | 70 | 26 | 15 | 1.06 | 21 | −.56 | 41 | 11 | 61.27 | 201.68 | 122.27 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,500-1,749 | 100 | 93 | 71 | 22 | 181.00 | 353.37 | 317.68 | 15 | 5 | 12.99 | 70 | 32 | 13 | 25.51 | 12 | −6.21 | 41 | 16 | 54.56 | 209.32 | 195.38 |
| 1,750-1,999 | 72 | 66 | 59 | 7 | 416.56 | 544.53 | 304.71 | 7 | 6 | −14.55 | 55 | 29 | 4 | 147.33 | 14 | 9.82 | 29 | 13 | 84.98 | 275.52 | 143.92 |
| 2,000-2,499 | 102 | 98 | 89 | 9 | 621.60 | 752.01 | 391.78 | 24 | 3 | 104.11 | 77 | 48 | 8 | 165.25 | 20 | 62.55 | 50 | 11 | 185.46 | 435.04 | 257.82 |
| 2,500-2,999 | 42 | 40 | 37 | 3 | 877.34 | 1,016.84 | 258.00 | 11 | 2 | 152.05 | 36 | 13 | 6 | 51.28 | 5 | 16.50 | 23 | 4 | 432.52 | 835.48 | 262.50 |
| 3,000-3,999 | 46 | 46 | 46 | 0 | 1,847.01 | 1,847.01 | -------- | 8 | 2 | 99.43 | 43 | 21 | 6 | 135.69 | 3 | 18.22 | 35 | 2 | 853.23 | 1,127.54 | [11] 107.50 |
| 4,000-4,999 | 14 | 14 | 13 | 1 | 2,043.34 | 2,245.23 | [11] 581.00 | 5 | 0 | 355.71 | 14 | 9 | 1 | 493.57 | 0 | .00 | 8 | 1 | 974.28 | 1,740.00 | [11] 280.00 |
| OREGON—PART-TIME | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 383 | 340 | 289 | 51 | 189.30 | 292.79 | 237.51 | 64 | 32 | 9.39 | 124 | 43 | 17 | 23.82 | 45 | 5.22 | 83 | 40 | 16.02 | 113.39 | 81.82 |
| CALIFORNIA | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 888 | 801 | 522 | 279 | 304.28 | 765.93 | 464.56 | 106 | 120 | −55.81 | 705 | 194 | 220 | −13.57 | 87 | −.51 | 187 | 28 | 119.96 | 614.21 | 297.43 |
| 0-249 | 20 | 15 | 3 | 12 | −430.35 | 53.67 | 730.67 | 0 | 6 | −185.00 | 12 | 0 | 6 | −357.50 | 2 | −10.00 | 5 | 0 | 35.60 | 142.40 | -------- |
| 250-499 | 51 | 42 | 9 | 33 | −304.32 | 487.89 | 603.39 | 3 | 14 | −110.86 | 30 | 2 | 18 | −212.28 | 5 | −43.04 | 11 | 4 | 86.02 | 596.82 | 544.50 |
| 500-749 | 74 | 57 | 18 | 39 | −125.29 | 160.61 | 311.87 | 2 | 10 | −28.51 | 47 | 2 | 26 | −137.56 | 6 | −4.26 | 12 | 5 | 29.68 | 259.42 | 183.40 |
| 750-999 | 87 | 74 | 36 | 38 | −58.77 | 230.94 | 353.34 | 2 | 15 | −61.03 | 58 | 6 | 26 | −101.23 | 7 | −7.18 | 17 | 5 | 68.55 | 442.88 | 313.00 |
| 1,000-1,249 | 71 | 64 | 37 | 27 | 59.62 | 380.14 | 364.15 | 2 | 16 | −251.33 | 50 | 12 | 20 | −98.69 | 8 | .84 | 20 | 3 | 103.43 | 375.90 | 58.35 |
| 1,250-1,499 | 93 | 79 | 48 | 31 | 63.72 | 413.56 | 449.19 | 8 | 12 | −44.36 | 74 | 18 | 23 | −13.84 | 11 | .91 | 12 | 2 | 47.14 | 392.00 | [11] 160.00 |
| 1,500-1,749 | 91 | 84 | 55 | 29 | 95.62 | 408.44 | 474.59 | 14 | 11 | −.62 | 74 | 30 | 22 | 16.42 | 10 | −1.43 | 19 | 2 | 92.28 | 478.26 | [11] 345.00 |
| 1,750-1,999 | 76 | 74 | 51 | 23 | 567.86 | 1,073.27 | 503.48 | 13 | 10 | −344.63 | 70 | 20 | 17 | −27.48 | 8 | −6.51 | 14 | 1 | 80.00 | 439.36 | [11] 70.00 |
| 2,000-2,499 | 137 | 131 | 104 | 27 | 312.46 | 557.26 | 561.00 | 19 | 12 | −9.05 | 118 | 41 | 23 | 5.28 | 12 | 6.17 | 31 | 2 | 113.67 | 520.10 | [11] 275.00 |
| 2,500-2,999 | 79 | 75 | 63 | 12 | 785.94 | 1,060.52 | 393.58 | 17 | 6 | 49.76 | 71 | 22 | 17 | 179.07 | 9 | 12.15 | 16 | 4 | 125.88 | 738.00 | 465.75 |
| 3,000-3,999 | 66 | 64 | 60 | 4 | 1,155.70 | 1,339.38 | 1,021.00 | 17 | 4 | 93.75 | 58 | 22 | 14 | 66.32 | 5 | 14.15 | 20 | 0 | 320.05 | 1,056.20 | -------- |
| 4,000-4,999 | 24 | 24 | 20 | 4 | 1,378.64 | 1,768.85 | 572.25 | 5 | 3 | 56.25 | 24 | 9 | 6 | 195.00 | 2 | 5.00 | 8 | 0 | 447.99 | 1,344.00 | -------- |
| 5,000-9,999 | 19 | 18 | 18 | 0 | 1,706.93 | 1,801.78 | -------- | 4 | 1 | 273.68 | 19 | 10 | 2 | 519.73 | 2 | 26.32 | 2 | 0 | 509.05 | [11] 4,836.00 | -------- |
| N. C. SELF-SUFFICING COUNTIES—WHITE OPERATORS | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 607 | 440 | 247 | 193 | 31.18 | 159.57 | 106.16 | 27 | 7 | 8.77 | 82 | 39 | 15 | 6.11 | 239 | 6.77 | 90 | 119 | −5.86 | 50.73 | 68.25 |
| N. C.-S. C.—WHITE OPERATORS | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,944 | 1670 | 1326 | 344 | 234.40 | 408.18 | 248.73 | 123 | 75 | 9.45 | 850 | 342 | 186 | 34.96 | 637 | 20.02 | 654 | 128 | 63.14 | 203.86 | 82.57 |
| 0-249 | 22 | 15 | 7 | 8 | −47.95 | 59.86 | 184.25 | 0 | 0 | .00 | 3 | 0 | 2 | −13.41 | 9 | −109.50 | 5 | 2 | 10.50 | 79.20 | [11] 82.50 |
| 250-499 | 123 | 72 | 38 | 34 | −35.80 | 51.05 | 186.59 | 0 | 1 | −3.25 | 13 | 0 | 8 | −21.23 | 32 | −16.96 | 24 | 9 | 12.62 | 80.25 | 41.44 |
| 500-749 | 237 | 167 | 113 | 54 | 20.13 | 128.82 | 181.24 | 1 | 8 | −14.74 | 31 | 5 | 7 | −.37 | 72 | −24.19 | 66 | 18 | 18.31 | 88.64 | 83.94 |
| 750-999 | 284 | 222 | 165 | 57 | 30.86 | 106.77 | 155.32 | 9 | 11 | −.44 | 62 | 12 | 16 | −12.24 | 101 | −.96 | 69 | 20 | 15.99 | 79.97 | 48.90 |
| 1,000-1,249 | 271 | 239 | 184 | 55 | 80.66 | 200.44 | 273.13 | 11 | 14 | −20.69 | 99 | 26 | 32 | −21.11 | 95 | 14.41 | 82 | 19 | 28.85 | 117.74 | 96.74 |
| 1,250-1,499 | 237 | 215 | 174 | 41 | 81.29 | 197.44 | 368.02 | 14 | 7 | .59 | 105 | 39 | 23 | −15.67 | 93 | 17.44 | 84 | 12 | 35.12 | 113.51 | 101.08 |
| 1,500-1,749 | 177 | 166 | 136 | 30 | 196.15 | 312.26 | 258.30 | 14 | 10 | 8.33 | 98 | 38 | 28 | 16.51 | 58 | 34.43 | 63 | 6 | 51.97 | 154.16 | 85.83 |
| 1,750-1,999 | 121 | 113 | 89 | 24 | 243.01 | 382.07 | 191.62 | 12 | 7 | 9.38 | 74 | 28 | 18 | −11.21 | 40 | 52.11 | 42 | 8 | 39.44 | 129.48 | 83.12 |
| 2,000-2,499 | 204 | 199 | 169 | 30 | 320.61 | 439.39 | 295.03 | 19 | 5 | 27.70 | 144 | 63 | 30 | 34.91 | 66 | 46.23 | 85 | 21 | 75.80 | 206.12 | 97.90 |
| 2,500-2,999 | 105 | 102 | 98 | 4 | 567.46 | 626.37 | 450.25 | 12 | 2 | 45.55 | 77 | 44 | 9 | 159.67 | 35 | 74.03 | 39 | 7 | 96.43 | 275.38 | 87.86 |
| 3,000-3,999 | 95 | 92 | 86 | 6 | 934.42 | 1,089.06 | 814.83 | 17 | 5 | 87.00 | 84 | 50 | 10 | 220.11 | 22 | 36.55 | 49 | 2 | 227.02 | 443.20 | [11] 75.00 |
| 4,000-4,999 | 42 | 42 | 42 | 0 | 1,756.76 | 1,756.76 | -------- | 8 | 4 | 114.28 | 36 | 22 | 1 | 377.62 | 9 | 140.47 | 27 | 1 | 364.55 | 570.78 | [11] 100.00 |
| 5,000-9,999 | 26 | 26 | 25 | 1 | 2,108.42 | 2,236.96 | [11] 1,105.00 | 6 | 1 | 67.50 | 24 | 15 | 2 | 832.31 | 5 | 92.88 | 19 | 3 | 750.61 | 1,047.68 | 130.00 |

See footnotes at end of table.

TABLE 27.—NET CHANGE IN ASSETS [1] (FARMS): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in money in savings and checking accounts and on hand, and in investments in business, and average amounts reported, by income, 19 farm analysis units in 20 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [3] | | | | | | Money in savings accounts | | | Families having checking accounts [7] | Money in checking accounts | | | Money on hand | | Investments in business [9] | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [4] net change | Average [5] net increase | Average [5] net decrease | Families having[6]— | | Average [4] net change | | Families having[6]— | | Average [4] net change | Families having any net change [8] | Average [4] net change | Families having[6]— | | Average [4] net change | Average [10] net increase | Average [10] net decrease |
| | | Any change | Net increase | Net decrease | | | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| GA.-MISS.—WHITE OPERATORS | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* |
| All incomes | 1,257 | 981 | 734 | 247 | 264.36 | 512.17 | 176.66 | 53 | 27 | 15.94 | 584 | 208 | 82 | 98.22 | 246 | 23.71 | 291 | 208 | 55.75 | 312.48 | 100.24 |
| 0–249 | 8 | 8 | 0 | 8 | −151.75 | ------- | 151.75 | 0 | 0 | .00 | 2 | 0 | 2 | −150.00 | 1 | −6.25 | 0 | 6 | −44.12 | ------- | 58.83 |
| 250–499 | 168 | 83 | 33 | 50 | −9.47 | 54.52 | 67.80 | 1 | 3 | −1.22 | 27 | 0 | 11 | −7.36 | 28 | −3.93 | 15 | 34 | −1.69 | 66.00 | 37.47 |
| 500–749 | 300 | 210 | 128 | 82 | −8.80 | 69.25 | 140.28 | 2 | 7 | −5.48 | 75 | 9 | 23 | −13.48 | 69 | −4.68 | 44 | 54 | 8.92 | 120.16 | 48.33 |
| 750–999 | 240 | 191 | 145 | 46 | 48.81 | 110.53 | 93.76 | 8 | 3 | .35 | 112 | 23 | 21 | −4.34 | 45 | 13.53 | 50 | 41 | 15.75 | 106.84 | 38.15 |
| 1,000–1,249 | 142 | 113 | 83 | 30 | 86.07 | 190.73 | 120.30 | 3 | 4 | −1.72 | 62 | 17 | 8 | 10.04 | 31 | 16.66 | 39 | 20 | 54.29 | 227.03 | 57.25 |
| 1,250–1,499 | 102 | 90 | 76 | 14 | 147.62 | 232.50 | 186.64 | 6 | 3 | 13.72 | 67 | 21 | 10 | 35.54 | 23 | 22.73 | 29 | 16 | 36.72 | 153.93 | 44.94 |
| 1,500–1,749 | 62 | 57 | 54 | 3 | 315.68 | 369.22 | 122.00 | 6 | 2 | 20.97 | 42 | 24 | 0 | 158.30 | 12 | 48.71 | 19 | 9 | 38.87 | 167.26 | 85.33 |
| 1,750–1,999 | 45 | 42 | 38 | 4 | 317.66 | 391.18 | 142.50 | 2 | 1 | 4.44 | 34 | 18 | 0 | 133.72 | 11 | 76.47 | 11 | 8 | 29.53 | 187.64 | 91.88 |
| 2,000–2,499 | 41 | 40 | 36 | 4 | 608.41 | 706.75 | 124.50 | 4 | 0 | 37.07 | 36 | 21 | 1 | 232.68 | 4 | 18.66 | 14 | 8 | 86.92 | 335.93 | 142.38 |
| 2,500–2,999 | 45 | 44 | 43 | 1 | 838.44 | 882.09 | [11] 200.00 | 5 | 0 | 108.89 | 32 | 17 | 1 | 246.93 | 8 | 66.38 | 20 | 4 | 99.73 | 484.10 | 1,298.50 |
| 3,000–3,999 | 38 | 37 | 35 | 2 | 610.74 | 935.69 | [11] 4,770.00 | 4 | 2 | 64.60 | 33 | 18 | 3 | 176.57 | 8 | 68.55 | 15 | 3 | 208.39 | 566.60 | 193.33 |
| 4,000–4,999 | 24 | 24 | 23 | 1 | 1,278.65 | 1,339.78 | [11] 127.00 | 2 | 0 | 104.17 | 21 | 12 | 1 | 464.04 | 2 | 116.66 | 12 | 4 | 275.54 | 648.42 | 292.00 |
| 5,000–9,999 | 28 | 28 | 26 | 2 | 1,809.34 | 2,167.42 | [11] 2,845.50 | 8 | 2 | 98.00 | 27 | 17 | 1 | 697.74 | 4 | 298.75 | 14 | 1 | 420.78 | 1,098.71 | [11] 3,600.00 |
| 10,000–19,999 | 14 | 14 | 14 | 0 | 6,975.09 | 6,975.09 | ------- | 2 | 0 | 358.85 | 14 | 11 | 0 | 3,718.76 | 0 | .00 | 9 | 0 | 1,050.35 | 1,633.89 | ------- |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **N. C.-S. C.—NEGRO OPERATORS** | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 433 | 325 | 258 | 67 | 56.74 | 119.04 | 91.66 | 7 | 5 | 1.21 | 50 | 23 | 10 | 3.80 | 148 | 9.85 | 101 | 33 | 21.61 | 107.81 | 46.42 |
| 0-249 | 28 | 19 | 13 | 6 | −31.54 | 14.00 | 177.50 | 0 | 1 | −1.78 | 1 | 0 | 0 | .00 | 6 | −20.61 | 1 | 3 | 1.96 | [11] 240.00 | 61.67 |
| 250-499 | 112 | 71 | 39 | 32 | −3.62 | 38.23 | 59.25 | 0 | 2 | −.89 | 5 | 0 | 4 | −8.25 | 33 | −6.23 | 10 | 10 | 4.30 | 96.10 | 47.90 |
| 500-749 | 108 | 76 | 62 | 14 | 34.19 | 82.56 | 101.86 | 3 | 0 | 3.80 | 12 | 4 | 2 | −1.00 | 35 | −.92 | 22 | 5 | 17.95 | 91.50 | 14.80 |
| 750-999 | 84 | 70 | 61 | 9 | 63.65 | 100.16 | 84.78 | 2 | 1 | −.48 | 10 | 6 | 1 | 3.31 | 30 | 29.69 | 23 | 10 | 12.64 | 68.57 | 51.50 |
| 1,000-1,249 | 54 | 46 | 43 | 3 | 126.66 | 173.63 | 208.67 | 1 | 1 | 1.85 | 5 | 2 | 1 | .56 | 23 | 26.94 | 21 | 2 | 59.52 | 156.14 | [11] 32.50 |
| 1,250-1,499 | 24 | 23 | 22 | 1 | 203.75 | 224.18 | [11] 42.00 | 0 | 0 | .00 | 6 | 5 | 0 | 52.92 | 11 | 70.00 | 13 | 1 | 44.92 | 86.62 | [11] 48.00 |
| 1,500-1,999 | 23 | 20 | 18 | 2 | 221.26 | 300.67 | [11] 161.50 | 1 | 0 | 8.96 | 11 | 6 | 2 | 47.82 | 10 | .22 | 11 | 2 | 66.39 | 153.91 | [11] 83.00 |
| **GA.-MISS.—NEGRO OPERATORS** | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 511 | 378 | 302 | 76 | 54.59 | 104.23 | 47.08 | 2 | 1 | .02 | 56 | 29 | 9 | 8.78 | 134 | 23.43 | 87 | 76 | 7.87 | 84.64 | 43.99 |
| 0-249 | 31 | 16 | 7 | 9 | 6.45 | 118.86 | 70.22 | 1 | 0 | .64 | 1 | 0 | 0 | .00 | 0 | .00 | 2 | 9 | −14.84 | [11] 95 00 | 72.22 |
| 250-499 | 178 | 116 | 89 | 27 | 8.80 | 30.87 | 43.74 | 0 | 0 | .00 | 10 | 2 | 3 | −1.60 | 25 | 1.36 | 21 | 18 | 3.24 | 57.57 | 35.06 |
| 500-749 | 147 | 105 | 83 | 22 | 41.77 | 85.41 | 43.14 | 1 | 1 | −.07 | 13 | 5 | 3 | .90 | 41 | 9.81 | 30 | 22 | 14.21 | 88.77 | 26.14 |
| 750-999 | 91 | 79 | 66 | 13 | 81.86 | 120.79 | 40.23 | 0 | 0 | .00 | 15 | 11 | 2 | 19.82 | 35 | 45.15 | 18 | 14 | 13.84 | 103.11 | 42.64 |
| 1,000-1,249 | 47 | 46 | 43 | 3 | 191.78 | 213.23 | 51.67 | 0 | 0 | .00 | 12 | 7 | 0 | 37.53 | 25 | 80.47 | 12 | 9 | 13.00 | 104.42 | 71.33 |
| 1,250-1,499 | 17 | 16 | 14 | 2 | 207.59 | 261.93 | [11] 69.00 | 0 | 0 | .00 | 5 | 4 | 1 | 63.00 | 8 | 141.06 | 4 | 4 | −3.24 | 48.25 | 62.00 |
| **SOUTHEAST SHARECROPPERS** | | | | | | | | | | | | | | | | | | | | | |
| N. C.-S. C.—white families | 630 | 492 | 401 | 91 | 67.17 | 129.16 | 104.10 | 23 | 7 | 4.01 | 162 | 81 | 25 | 20.16 | 223 | 25.82 | 138 | 30 | 10.87 | 61.97 | 56.87 |
| Ga.-Miss.—white families | 481 | 279 | 177 | 102 | −.92 | 25.29 | 48.21 | 1 | 6 | −.93 | 42 | 14 | 12 | .15 | 70 | −1.50 | 29 | 80 | −2.02 | 33.62 | 24.33 |
| N. C.-S. C.—Negro families | 640 | 460 | 390 | 70 | 47.69 | 89.00 | 59.84 | 18 | 5 | 4.63 | 71 | 31 | 14 | 7.13 | 241 | 25.27 | 88 | 38 | 4.02 | 49.78 | 47.53 |
| Ga.-Miss.—Negro families | 624 | 371 | 296 | 75 | 10.20 | 27.17 | 22.41 | 5 | 1 | .23 | 15 | 2 | 0 | .08 | 94 | 7.22 | 48 | 78 | −.69 | 18.17 | 16.72 |

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[1] Includes net change in assets between the beginning and end of the report year resulting from actual money transactions, from storing crops grown during the report year for future sale or from sale during the report year of crops grown and stored in past years, and from increases or decreases in livestock owned. Changes in value of property due to damage, depreciation, or to rise or fall in market prices where no sale had occurred are excluded. See Glossary for a discussion of the transactions included in a specific item.

[2] See table 24, footnote 2. For data by income for columns 3-8 for Oregon—part-time, North Carolina self-sufficing counties, and Southeast sharecroppers see table 31.

[3] See table 28 for counts and averages for items included in this total in addition to those given in this table.

[4] Averages are based on the number of families in each class (column 2), regardless of whether they had any net change in assets. These averages will be positive (increase) when for the group aggregate increases exceeded aggregate decreases, or negative (decrease) when aggregate decreases exceeded aggegate increases. Negative averages are indicated by a minus sign.

[5] Averages are based on the corresponding number of families in each class having a net increase or a net decrease in assets (column 4 or 5).

[6] The number of families having any net change may be obtained by adding the counts for those having net increases and those having net decreases.

[7] The number of families having checking accounts at any time during the year, regardless of whether the amount in the account at the end of the year differed from the amount at the beginning of the year. It is possible that, through lack of understanding of differences in types of accounts on the part of the respondents, this number includes some erroneous entries for savings accounts, Christmas Club accounts, Postal Savings, or, in the case of sharecroppers, credit accounts at the landlord's or other stores.

[8] Of these families all had net increases except the following, who had net decreases: Vermont, 20; New Jersey, 56; Pennsylvania-Ohio, 65; Michigan-Wisconsin, 44; Illinois-Iowa, 88; North Dakota-Kansas, 127; South Dakota-Montana-Colorado, 31; Washington-Oregon, 45; Oregon—part-time, 8; California, 31; North Carolina self-sufficing counties, 117; North Carolina-South Carolina—white operators, 212, white sharecroppers, 56, Negro operators, 46, Negro sharecroppers, 41; Georgia-Mississippi—white operators, 71, white sharecroppers, 34, Negro operators, 24, Negro sharecroppers, 14.

[9] Includes changes in value of crops stored for sale and livestock owned, in investments in farm machinery (not replacements), and in investment in nonfarm business. The portion of the purchase price of automobiles (not replacements) chargeable to farm or nonfarm business is included as an increase in investment in business.

[10] Averages are based on the corresponding number of families in each class having a net increase or a net decrease (column 18 or 19).

[11] Average based on fewer than 3 cases.

TABLE 28.—NET CHANGE IN ASSETS[1] (FARMS): *Number of families having any net change between the beginning and end of the report year in real estate, stocks, bonds, and miscellaneous property owned, number making improvements on owned home farms or other real estate, number paying life insurance premiums, and number settling or surrendering insurance policies, and average amounts reported, by income, 19 farm analysis units in 20 States,[2] 1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Real estate owned | | | Stocks and bonds owned | | | Miscellaneous property[6] | | Improvements on— | | | | Loans to others | | | Life insurance premiums paid[9] | | Insurance policies— | | | | Other assets[12] | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families having[3]— | | Average[4] net change[5] | Families having[3]— | | Average[4] net change[5] | Families having any net change[7] | Average[4] net change[5] | Owned home farms | | Other real estate | | Families having[3]— | | Average[4] net change[5] | Families | Average[4] amount (increase)[8] | Settled[10] | | Surrendered | | Families having any net change[13] | Average[4] net change[5] |
| | Net increase | Net decrease | | Net increase | Net decrease | | | | Families | Average[4] amount (increase)[8] | Families | Average[4] amount (increase)[8] | Net increase | Net decrease | | | | Families | Average[4] amount (decrease)[11] | Families | Average[4] amount (decrease)[11] | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| VERMONT | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| All incomes | 10 | 8 | 5.37 | 5 | 1 | 0.39 | 3 | −2.78 | 65 | 30.42 | 2 | 0.06 | 12 | 9 | 3.46 | 256 | 40.46 | 11 | −26.90 | 7 | −6.38 | 3 | −12.80 |
| 0–249 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 1.00 | 1 | 100.00 | 0 | .00 | 0 | 1 | −3.00 | 1 | 7.80 | 0 | .00 | 0 | .00 | 0 | .00 |
| 250–499 | 1 | 0 | 32.14 | 0 | 0 | .00 | 0 | .00 | 1 | 1.43 | 0 | .00 | 1 | 0 | 4.46 | 6 | 8.39 | 0 | .00 | 1 | −10.32 | 0 | .00 |
| 500–749 | 0 | 2 | −33.35 | 1 | 0 | .73 | 0 | .00 | 7 | 6.73 | 1 | .12 | 1 | 2 | −7.38 | 25 | 16.82 | 2 | −28.71 | 1 | −7.93 | 1 | −18.29 |
| 750–999 | 2 | 2 | −4.17 | 2 | 0 | .18 | 2 | −13.56 | 13 | 54.88 | 0 | .00 | 3 | 2 | −15.68 | 42 | 25.46 | 2 | −34.14 | 0 | .00 | 0 | .00 |
| 1,000–1,249 | 2 | 2 | 62.97 | 1 | 1 | −1.26 | 0 | .00 | 12 | 16.86 | 0 | .00 | 3 | 1 | 7.04 | 46 | 40.50 | 1 | −10.64 | 2 | −8.54 | 1 | −14.63 |
| 1,250–1,499 | 3 | 1 | 13.72 | 1 | 0 | 3.38 | 0 | .00 | 12 | 24.59 | 0 | .00 | 1 | 0 | .90 | 43 | 50.22 | 3 | −49.99 | 0 | .00 | 0 | .00 |
| 1,500–1,749 | 1 | 0 | 20.41 | 0 | 0 | .00 | 0 | .00 | 5 | 48.47 | 1 | .51 | 3 | 3 | 68.92 | 32 | 59.45 | 1 | −2.04 | 0 | .00 | 0 | .00 |
| 1,750–1,999 | 1 | 1 | −62.50 | 0 | 0 | .00 | 0 | .00 | 2 | 11.70 | 0 | .00 | 0 | 0 | .00 | 30 | 59.98 | 1 | −11.36 | 0 | .00 | 1 | −90.91 |
| 2,000–2,499 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 9 | 47.53 | 0 | .00 | 0 | 0 | .00 | 24 | 103.67 | 1 | −88.23 | 1 | −8.09 | 0 | .00 |
| 2,500–2,999 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 3 | 67.27 | 0 | .00 | 0 | 0 | .00 | 7 | 55.27 | 0 | .00 | 2 | −128.18 | 0 | .00 |
| NEW JERSEY | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 10 | 9 | 39.61 | 3 | 6 | −19.04 | 7 | −2.62 | 58 | 48.45 | 4 | .80 | 21 | 9 | 3.73 | 373 | 93.88 | 12 | −16.50 | 24 | −12.50 | 6 | −14.24 |
| 0–249 | 1 | 1 | 545.45 | 0 | 0 | .00 | 0 | .00 | 1 | 36.36 | 0 | .00 | 1 | 0 | 18.18 | 7 | 99.54 | 1 | −45.45 | 0 | .00 | 0 | .00 |
| 250–499 | 1 | 0 | 50.00 | 0 | 0 | .00 | 0 | .00 | 3 | 14.08 | 1 | .61 | 0 | 1 | −.69 | 22 | 41.97 | 0 | .00 | 5 | −34.30 | 0 | .00 |
| 500–749 | 1 | 1 | 208.53 | 1 | 1 | −10.36 | 0 | .00 | 4 | 60.88 | 0 | .00 | 1 | 1 | 2.44 | 27 | 49.95 | 1 | −6.95 | 2 | −4.02 | 0 | .00 |
| 750–999 | 2 | 0 | 44.90 | 0 | 2 | −33.47 | 2 | −1.53 | 6 | 49.59 | 0 | .00 | 2 | 2 | −5.10 | 32 | 57.49 | 2 | −40.82 | 3 | −15.88 | 1 | −23.88 |
| 1,000–1,249 | 2 | 2 | −17.46 | 0 | 2 | −109.59 | 1 | −.89 | 8 | 26.92 | 1 | 1.71 | 4 | 2 | 8.84 | 55 | 101.90 | 0 | .00 | 3 | −5.38 | 0 | .00 |
| 1,250–1,499 | 0 | 1 | −5.28 | 0 | 0 | .00 | 0 | .00 | 3 | 21.51 | 1 | 2.83 | 1 | 0 | .94 | 41 | 76.26 | 2 | −8.55 | 4 | −24.06 | 1 | −33.96 |
| 1,500–1,749 | 0 | 1 | −58.82 | 0 | 0 | .00 | 1 | −.78 | 4 | 32.55 | 0 | .00 | 0 | 0 | .00 | 42 | 92.93 | 1 | −3.33 | 1 | −11.06 | 1 | 2.35 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,750-1,999 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | −4.00 | 7 | 27.00 | 1 | 2.00 | 2 | 0 | 7.50 | 39 | 100.44 | 0 | .00 | 1 | −1.40 | 1 | 1.20 |
| 2,000-2,499 | 1 | 2 | −38.87 | 2 | 1 | 9.68 | 2 | −14.92 | 10 | 42.42 | 0 | .00 | 5 | 1 | 13.03 | 47 | 105.45 | 1 | −8.55 | 4 | −11.79 | 1 | −37.90 |
| 2,500-2,999 | 1 | 0 | 106.06 | 0 | 0 | .00 | 0 | .00 | 4 | 38.48 | 0 | .00 | 2 | 0 | 4.54 | 31 | 150.31 | 1 | −8.36 | 1 | −30.30 | 0 | .00 |
| 3,000-3,999 | 1 | 1 | 121.05 | 0 | 0 | .00 | 0 | .00 | 8 | 216.70 | 0 | .00 | 3 | 2 | −5.26 | 30 | 169.70 | 3 | −104.86 | 0 | .00 | 1 | −51.05 |
| PENNSYLVANIA-OHIO | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 26 | 19 | −1.97 | 17 | 16 | .77 | 22 | −2.96 | 190 | 27.44 | 15 | 1.36 | 46 | 42 | 6.20 | 698 | 26.11 | 14 | −4.25 | 22 | −1.35 | 29 | −11.61 |
| 0-249 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 4 | 320.23 | 0 | .00 | 0 | 0 | .00 | 5 | 19.48 | 1 | −147.62 | 0 | .00 | 0 | .00 |
| 250-499 | 1 | 2 | −3.50 | 0 | 0 | .00 | 2 | −11.67 | 5 | 6.03 | 0 | .00 | 0 | 1 | −3.60 | 15 | 5.75 | 0 | .00 | 5 | −6.60 | 1 | −4.00 |
| 500-749 | 2 | 3 | −74.59 | 2 | 3 | 14.08 | 0 | .00 | 9 | 9.23 | 0 | .00 | 3 | 6 | .10 | 35 | 9.08 | 1 | −3.44 | 3 | −.91 | 2 | −5.14 |
| 750-999 | 4 | 2 | 10.77 | 1 | 1 | .56 | 5 | −3.49 | 16 | 9.89 | 2 | .46 | 2 | 5 | 2.60 | 84 | 14.24 | 4 | −8.86 | 3 | −.32 | 1 | −3.29 |
| 1,000-1,249 | 1 | 3 | −30.76 | 1 | 1 | −.44 | 1 | .07 | 14 | 7.78 | 2 | .37 | 6 | 5 | −4.85 | 101 | 20.74 | 2 | −3.57 | 3 | −.63 | 6 | −21.82 |
| 1,250-1,499 | 4 | 4 | −3.09 | 0 | 4 | −10.00 | 4 | −39.57 | 27 | 28.09 | 2 | 5.29 | 1 | 6 | 5.66 | 100 | 22.62 | 1 | −.08 | 3 | −2.61 | 3 | −4.29 |
| 1,500-1,749 | 4 | 1 | 35.02 | 5 | 2 | −5.53 | 3 | 3.30 | 24 | 19.34 | 5 | 1.40 | 4 | 6 | −3.40 | 102 | 25.92 | 1 | −.07 | 2 | −1.19 | 3 | −4.81 |
| 1,750-1,999 | 1 | 0 | 12.44 | 2 | 1 | 18.27 | 0 | .00 | 23 | 37.30 | 1 | 1.02 | 4 | 3 | .08 | 65 | 28.97 | 1 | −.64 | 1 | −1.78 | 3 | −16.60 |
| 2,000-2,499 | 1 | 2 | −18.11 | 3 | 1 | 3.31 | 3 | −2.21 | 27 | 45.74 | 0 | .00 | 12 | 3 | 32.68 | 96 | 39.78 | 1 | −2.56 | 1 | −.09 | 5 | −22.83 |
| 2,500-2,999 | 3 | 0 | 73.52 | 2 | 1 | 1.63 | 1 | 48.15 | 12 | 21.55 | 3 | 4.47 | 5 | 3 | 8.02 | 45 | 41.23 | 2 | −8.89 | 1 | −2.96 | 4 | −19.96 |
| 3,000-3,999 | 3 | 2 | −6.90 | 1 | 1 | −6.90 | 2 | 6.90 | 19 | 60.50 | 0 | .00 | 7 | 3 | 32.34 | 35 | 46.01 | 0 | .00 | 0 | .00 | 1 | −25.00 |
| 4,000-4,999 | 2 | 0 | 72.88 | 0 | 1 | −19.46 | 0 | .00 | 6 | 156.65 | 0 | .00 | 2 | 0 | 40.38 | 10 | 111.38 | 0 | .00 | 0 | .00 | 0 | .00 |
| 5,000-9,999 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 14.42 | 4 | 20.79 | 0 | .00 | 0 | 1 | −5.26 | 5 | 103.26 | 0 | .00 | 0 | .00 | 0 | .00 |
| MICHIGAN-WISCONSIN | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 10 | 2 | 22.03 | 8 | 8 | −5.43 | 12 | −.60 | 105 | 21.76 | 5 | .24 | 20 | 24 | −.29 | 481 | 32.04 | 13 | −4.41 | 9 | −1.96 | 14 | −6.90 |
| 0-249 | 0 | 1 | −153.84 | 0 | 0 | .00 | 0 | .00 | 1 | 13.85 | 0 | .00 | 0 | 1 | −19.23 | 6 | 61.08 | 2 | −129.62 | 1 | −30.77 | 0 | .00 |
| 250-499 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 2 | 19.81 | 1 | .90 | 0 | 2 | −9.62 | 13 | 12.24 | 0 | .00 | 0 | .00 | 0 | .00 |
| 500-749 | 1 | 0 | 1.74 | 0 | 1 | −.92 | 4 | −4.58 | 3 | 5.78 | 1 | .07 | 1 | 3 | −2.96 | 32 | 13.98 | 0 | .00 | 1 | −3.34 | 0 | .00 |
| 750-999 | 0 | 1 | −1.42 | 0 | 1 | −4.54 | 1 | 2.27 | 11 | 5.26 | 0 | .00 | 3 | 6 | −3.30 | 60 | 16.15 | 3 | −7.98 | 1 | −.66 | 1 | −1.70 |
| 1,000-1,249 | 0 | 0 | .00 | 0 | 2 | −1.65 | 2 | −3.50 | 14 | 7.78 | 0 | .00 | 2 | 1 | −.97 | 92 | 30.89 | 2 | −1.86 | 0 | .00 | 1 | −.67 |
| 1,250-1,499 | 2 | 0 | 9.23 | 2 | 1 | .71 | 4 | −1.36 | 14 | 12.48 | 1 | .12 | 3 | 3 | −2.72 | 77 | 32.37 | 1 | −.19 | 3 | −3.73 | 2 | −5.32 |
| 1,500-1,749 | 0 | 0 | .00 | 3 | 0 | 1.87 | 0 | .00 | 14 | 12.37 | 0 | .00 | 3 | 2 | −4.39 | 60 | 34.95 | 1 | −.23 | 1 | −.09 | 1 | −.17 |
| 1,750-1,999 | 2 | 0 | 71.87 | 0 | 0 | .00 | 0 | .00 | 10 | 27.21 | 1 | 1.88 | 1 | 3 | −3.56 | 44 | 50.39 | 0 | .00 | 1 | −3.75 | 1 | −28.44 |
| 2,000-2,499 | 4 | 0 | 178.42 | 3 | 3 | −51.58 | 1 | 4.21 | 20 | 93.67 | 1 | .37 | 2 | 2 | 16.10 | 63 | 56.99 | 3 | −8.55 | 0 | .00 | 6 | −24.05 |
| 2,500-2,999 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 9 | 90.68 | 0 | .00 | 0 | 0 | .00 | 13 | 53.16 | 1 | −15.12 | 1 | −10.00 | 1 | −10.16 |
| 3,000-3,999 | 1 | 0 | 43.33 | 0 | 0 | .00 | 0 | .00 | 7 | 66.67 | 0 | .00 | 5 | 1 | 42.67 | 21 | 65.73 | 0 | .00 | 0 | .00 | 1 | −40.00 |
| ILLINOIS-IOWA | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 16 | 10 | 48.17 | 15 | 5 | 1.14 | 14 | 1.52 | 66 | 15.73 | 12 | 1.14 | 32 | 29 | .35 | 676 | 36.53 | 45 | −16.85 | 6 | −1.88 | 9 | −5.28 |
| 0-249 | 0 | 0 | .00 | 0 | 1 | −30.76 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | 1 | −9.62 | 4 | 14.23 | 0 | .00 | 0 | .00 | 0 | .00 |
| 250-499 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 3 | 2.32 | 0 | .00 | 1 | 0 | 2.36 | 26 | 16.90 | 2 | −5.19 | 0 | .00 | 0 | .00 |
| 500-749 | 1 | 3 | −7.69 | 1 | 0 | 1.94 | 2 | −.48 | 6 | 7.52 | 1 | .24 | 4 | 5 | 1.89 | 53 | 20.88 | 6 | −7.97 | 1 | −.16 | 1 | −.55 |
| 750-999 | 0 | 3 | −8.46 | 1 | 1 | −2.05 | 2 | −10.79 | 9 | 6.43 | 0 | .00 | 4 | 3 | −.50 | 90 | 22.58 | 10 | −18.60 | 0 | .00 | 0 | .00 |
| 1,000-1,249 | 5 | 1 | 142.66 | 3 | 1 | 3.71 | 3 | −.50 | 11 | 4.71 | 2 | 1.19 | 4 | 6 | −3.43 | 93 | 26.42 | 7 | −16.64 | 2 | −2.63 | 3 | −9.92 |
| 1,250-1,499 | 1 | 1 | 43.00 | 1 | 0 | 1.69 | 0 | .00 | 4 | .60 | 0 | .00 | 4 | 6 | 3.12 | 91 | 33.63 | 3 | −8.65 | 1 | −2.42 | 2 | −.51 |
| 1,500-1,749 | 0 | 1 | −3.10 | 2 | 1 | −.02 | 2 | −1.63 | 5 | 26.24 | 0 | .00 | 4 | 3 | 4.87 | 75 | 43.64 | 5 | −20.67 | 1 | −4.30 | 0 | .00 |
| 1,750-1,999 | 0 | 1 | −4.18 | 1 | 0 | 1.36 | 1 | −.32 | 2 | .54 | 2 | 4.77 | 2 | 1 | 4.97 | 53 | 36.33 | 1 | −10.00 | 0 | .00 | 1 | −10.00 |
| 2,000-2,499 | 1 | 0 | 6.12 | 1 | 1 | −3.24 | 3 | 5.86 | 10 | 27.18 | 4 | 3.27 | 4 | 3 | −1.69 | 75 | 54.19 | 7 | −59.33 | 0 | .00 | 1 | −29.86 |
| 2,500-2,999 | 1 | 0 | 53.84 | 1 | 0 | 6.41 | 0 | .00 | 6 | 76.86 | 1 | .58 | 3 | 0 | 10.90 | 58 | 86.86 | 2 | −13.79 | 0 | .00 | 1 | −8.97 |
| 3,000-3,999 | 2 | 0 | 87.32 | 3 | 0 | 17.06 | 0 | .00 | 8 | 28.62 | 2 | 7.94 | 2 | 0 | 9.21 | 35 | 69.87 | 1 | −11.11 | 1 | −19.05 | 0 | .00 |
| 4,000-4,999 | 4 | 0 | 693.75 | 0 | 0 | .00 | 0 | .00 | 2 | 325.00 | 0 | .00 | 0 | 0 | .00 | 9 | 137.44 | 0 | .00 | 0 | .00 | 0 | .00 |
| 5,000-9,999 | 1 | 0 | 866.25 | 1 | 0 | 12.50 | 1 | 250.00 | 0 | .00 | 0 | .00 | 0 | 1 | −100. 0 | 14 | 107.40 | 1 | −12.50 | 0 | .00 | 0 | .00 |

See footnotes at end of table.

TABLE 28.—NET CHANGE IN ASSETS [1] (FARMS): *Number of families having any net change between the beginning and end of the report year in real estate, stocks, bonds, and miscellaneous property owned, number making improvements on owned home farms or other real estate, number paying life insurance premiums, and number settling or surrendering insurance policies, and average amounts reported, by income, 19 farm analysis units in 20 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Real estate owned | | | Stocks and bonds owned | | | Miscellaneous property [6] | | Improvements on— | | | | Loans to others | | | Life insurance premiums paid [9] | | Insurance policies— | | | | Other assets [12] | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families having [3]— | | | Families having [3]— | | | | | Owned home farms | | Other real estate | | Families having [3]— | | | | | Settled [10] | | Surrendered | | | |
| | Net increase | Net decrease | Average [4] net change [5] | Net increase | Net decrease | Average [4] net change [5] | Families having any net change [7] | Average [4] net change [5] | Families | Average [4] amount (increase) [8] | Families | Average [4] amount (increase) [8] | Net increase | Net decrease | Average [4] net change [5] | Families | Average [4] amount (increase) [8] | Families | Average [4] amount (decrease) [11] | Families | Average [4] amount (decrease) [11] | Families having any net change [13] | Average [4] net change [5] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| NORTH DAKOTA-KANSAS | | | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| All income classes | 13 | 2 | 67.56 | 3 | 5 | −1.46 | 15 | −1.35 | 52 | 16.52 | 9 | 1.87 | 16 | 22 | −3.13 | 416 | 29.70 | 17 | −6.83 | 9 | −6.25 | 8 | −3.38 |
| Net losses | 1 | 0 | 23.08 | 1 | 1 | −2.62 | 0 | .00 | 12 | 59.25 | 1 | .72 | 1 | 1 | −1.42 | 46 | 35.47 | 2 | −3.85 | 1 | −9.62 | 1 | −13.85 |
| Net incomes | 12 | 2 | 72.26 | 2 | 4 | −1.33 | 15 | −1.49 | 40 | 12.00 | 8 | 1.99 | 15 | 21 | −3.31 | 370 | 29.08 | 15 | −7.14 | 8 | −5.89 | 7 | −2.27 |
| 0–249 | 2 | 0 | 168.52 | 0 | 0 | .00 | 2 | .20 | 2 | 7.91 | 1 | .73 | 0 | 3 | −3.94 | 25 | 18.30 | 1 | −.39 | 0 | .00 | 0 | .00 |
| 250–499 | 1 | 0 | 14.54 | 0 | 0 | .00 | 2 | .13 | 3 | 4.85 | 0 | .00 | 2 | 1 | 2.67 | 42 | 13.86 | 0 | .00 | 0 | .00 | 1 | .61 |
| 500–749 | 0 | 0 | .00 | 0 | 0 | .00 | 3 | 5.14 | 8 | 5.40 | 0 | .00 | 2 | 3 | −2.94 | 54 | 17.32 | 5 | −4.77 | 2 | −.28 | 0 | .00 |
| 750–999 | 1 | 0 | 1.19 | 1 | 1 | −2.64 | 2 | −28.42 | 4 | 1.71 | 2 | 1.03 | 6 | 3 | −3.04 | 78 | 31.94 | 4 | −4.65 | 3 | −25.42 | 1 | −4.29 |
| 1,000–1,249 | 2 | 0 | 36.32 | 0 | 1 | −2.36 | 1 | −1.89 | 3 | 10.05 | 3 | 8.63 | 0 | 4 | −5.42 | 50 | 31.63 | 1 | −.88 | 1 | −9.43 | 2 | −7.55 |
| 1,250–1,499 | 1 | 0 | 219.10 | 0 | 0 | .00 | 2 | −3.37 | 3 | 7.30 | 0 | .00 | 0 | 1 | −.50 | 41 | 42.25 | 1 | −.22 | 1 | −2.47 | 2 | −8.45 |
| 1,500–1,749 | 1 | 2 | 58.72 | 1 | 0 | 3.63 | 0 | .00 | 5 | 46.53 | 0 | .00 | 3 | 3 | −13.79 | 32 | 43.68 | 1 | −.40 | 1 | −.42 | 1 | −.32 |
| 1,750–1,999 | 2 | 0 | 606.54 | 0 | 1 | −1.92 | 1 | 76.92 | 2 | 12.67 | 2 | 20.51 | 1 | 2 | −22.18 | 14 | 32.79 | 1 | −3.92 | 0 | .00 | 0 | .00 |
| 2,000–2,499 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | −7.58 | 4 | 24.54 | 0 | .00 | 1 | 0 | 4.54 | 16 | 60.70 | 1 | −151.51 | 0 | .00 | 0 | .00 |
| 2,500–2,999 | 2 | 0 | 123.91 | 0 | 0 | .00 | 0 | .00 | 5 | 130.26 | 0 | .00 | 0 | 1 | −3.26 | 13 | 95.61 | 0 | .00 | 0 | .00 | 0 | .00 |
| 3,000–3,999 | 0 | 0 | .00 | 0 | 1 | −46.56 | 1 | 20.31 | 1 | 6.25 | 0 | .00 | 0 | 0 | .00 | 5 | 34.06 | 0 | .00 | 0 | .00 | 0 | .00 |
| SOUTH DAKOTA-MONTANA-COLORADO | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 6 | 10 | −13.51 | 5 | 1 | −3.59 | 9 | −4.19 | 56 | 17.69 | 1 | .34 | 18 | 11 | −5.46 | 150 | 25.65 | 5 | −3.90 | 3 | −.76 | 2 | −2.44 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0-249 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | −8.00 | 3 | 9.68 | 0 | .00 | 0 | 0 | .00 | 9 | 17.10 | 1 | −.97 | 0 | .00 | 0 | .00 |
| 250-499 | 0 | 1 | −1.67 | 1 | 0 | 1.67 | 2 | 2.42 | 8 | 13.18 | 0 | .00 | 4 | 2 | −6.47 | 14 | 14.65 | 0 | .00 | 0 | .00 | 0 | .00 |
| 500-749 | 0 | 4 | −22.87 | 2 | 1 | −31.10 | 0 | .00 | 5 | 5.31 | 0 | .00 | 3 | 3 | 1.29 | 20 | 15.99 | 1 | −3.20 | 1 | −.43 | 0 | .00 |
| 750-999 | 2 | 1 | −22.62 | 1 | 0 | 1.55 | 1 | −8.33 | 6 | 19.34 | 0 | .00 | 1 | 1 | −40.41 | 23 | 19.78 | 2 | −5.65 | 0 | .00 | 1 | −2.98 |
| 1,000-1,249 | 1 | 0 | 23.21 | 0 | 0 | .00 | 3 | −23.04 | 5 | 14.20 | 0 | .00 | 1 | 0 | 2.23 | 21 | 20.73 | 0 | .00 | 0 | .00 | 0 | .00 |
| 1,250-1,499 | 0 | 3 | −156.11 | 0 | 0 | .00 | 0 | .00 | 7 | 10.89 | 1 | 3.33 | 1 | 3 | −6.49 | 13 | 23.18 | 1 | −22.22 | 2 | −6.89 | 0 | .00 |
| 1,500-1,749 | 1 | 0 | 47.82 | 0 | 0 | .00 | 1 | 13.91 | 4 | 20.65 | 0 | .00 | 1 | 0 | 1.30 | 8 | 31.04 | 0 | .00 | 0 | .00 | 0 | .00 |
| 1,750-1,999 | 0 | 0 | .00 | 1 | 0 | 20.00 | 0 | .00 | 5 | 24.00 | 0 | .00 | 2 | 1 | 4.00 | 13 | 42.48 | 0 | .00 | 0 | .00 | 0 | .00 |
| 2,000-2,499 | 1 | 1 | 26.92 | 0 | 0 | .00 | 0 | .00 | 7 | 59.61 | 0 | .00 | 4 | 1 | 31.92 | 17 | 67.46 | 0 | .00 | 0 | .00 | 0 | .00 |
| 2,500-2,999 | 1 | 0 | 123.08 | 0 | 0 | .00 | 1 | −7.69 | 3 | 17.31 | 0 | .00 | 1 | 0 | 34.62 | 6 | 43.15 | 0 | .00 | 0 | .00 | 1 | −64.62 |
| 3,000-3,999 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 3 | 73.33 | 0 | .00 | 0 | 0 | .00 | 6 | 99.89 | 0 | .00 | 0 | .00 | 0 | .00 |
| WASHINGTON-OREGON | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 21 | 12 | 23.23 | 35 | 16 | 2.15 | 13 | .30 | 169 | 46.71 | 9 | 4.20 | 44 | 23 | 16.31 | 366 | 30.96 | 16 | −13.90 | 4 | −1.23 | 10 | −4.00 |
| 0-249 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 1 | 29.41 | 0 | .00 | 0 | 1 | −30.88 | 2 | 3.70 | 0 | .00 | 0 | .00 | 0 | .00 |
| 250-499 | 1 | 1 | 6.75 | 0 | 1 | −3.02 | 0 | .00 | 4 | 3.92 | 1 | 3.97 | 1 | 2 | 7.40 | 14 | 12.56 | 2 | −15.33 | 0 | .00 | 0 | .00 |
| 500-749 | 2 | 0 | 14.44 | 5 | 4 | −.30 | 1 | −.14 | 15 | 14.20 | 0 | .00 | 2 | 5 | .88 | 25 | 8.87 | 3 | −14.45 | 1 | −1.41 | 1 | −2.82 |
| 750-999 | 0 | 1 | −4.27 | 2 | 1 | −5.98 | 1 | 14.53 | 14 | 32.89 | 1 | .85 | 3 | 4 | −5.74 | 39 | 17.69 | 1 | −21.36 | 1 | −1.79 | 1 | −.62 |
| 1,000-1,249 | 0 | 4 | −73.34 | 4 | 1 | 3.46 | 1 | .83 | 26 | 45.07 | 1 | 1.17 | 4 | 4 | 52.25 | 49 | 25.11 | 1 | −1.56 | 1 | −2.17 | 2 | 2.91 |
| 1,250-1,499 | 2 | 1 | −2.65 | 6 | 2 | 6.00 | 2 | −.40 | 20 | 36.92 | 0 | .00 | 7 | 2 | 9.00 | 45 | 29.02 | 3 | −32.62 | 1 | −4.42 | 1 | 10.00 |
| 1,500-1,749 | 2 | 0 | 16.50 | 2 | 3 | −10.55 | 0 | .00 | 23 | 45.48 | 0 | .00 | 6 | 0 | 19.98 | 43 | 32.74 | 1 | −10.00 | 0 | .00 | 0 | .00 |
| 1,750-1,999 | 1 | 1 | 52.08 | 3 | 1 | 4.87 | 2 | −14.24 | 18 | 86.61 | 0 | .00 | 9 | 0 | 38.61 | 35 | 43.08 | 2 | −12.50 | 0 | .00 | 1 | −9.53 |
| 2,000-2,499 | 5 | 2 | 5.83 | 6 | 2 | 10.13 | 5 | −7.06 | 23 | 72.90 | 1 | .26 | 5 | 2 | 21.20 | 50 | 41.26 | 0 | .00 | 0 | .00 | 4 | −40.29 |
| 2,500-2,999 | 2 | 1 | 13.69 | 2 | 0 | 8.62 | 0 | .00 | 13 | 143.33 | 1 | .60 | 3 | 0 | 10.95 | 22 | 65.66 | 1 | −17.86 | 0 | .00 | 0 | .00 |
| 3,000-3,999 | 5 | 1 | 481.52 | 2 | 0 | 23.48 | 1 | 6.52 | 9 | 70.11 | 4 | 74.78 | 2 | 3 | 8.35 | 33 | 100.35 | 2 | −24.67 | 0 | .00 | 0 | .00 |
| 4,000-4,999 | 1 | 0 | 30.71 | 3 | 1 | 7.50 | 0 | .00 | 3 | 44.64 | 0 | .00 | 2 | 0 | 71.43 | 9 | 65.50 | 0 | .00 | 0 | .00 | 0 | .00 |
| OREGON—PART-TIME | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 11 | 5 | 28.15 | 8 | 3 | 5.68 | 6 | −2.39 | 88 | 56.44 | 9 | 1.73 | 11 | 5 | 2.77 | 251 | 59.42 | 3 | −3.47 | 6 | −4.13 | 10 | −9.35 |
| CALIFORNIA | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 30 | 16 | 139.29 | 25 | 14 | −.37 | 12 | −.86 | 139 | 60.88 | 8 | 2.67 | 41 | 30 | −3.14 | 470 | 68.95 | 6 | −2.45 | 5 | −1.24 | 14 | −9.52 |
| 0-249 | 0 | 0 | .00 | 1 | 0 | 45.00 | 0 | .00 | 3 | 53.25 | 0 | .00 | 0 | 0 | .00 | 8 | 18.50 | 2 | −30.20 | 0 | .00 | 0 | .00 |
| 250-499 | 1 | 0 | 10.78 | 0 | 1 | −3.14 | 2 | −7.08 | 6 | 19.12 | 0 | .00 | 0 | 3 | −69.60 | 17 | 42.72 | 1 | −17.65 | 0 | .00 | 1 | .69 |
| 500-749 | 0 | 3 | −11.89 | 1 | 0 | .14 | 2 | −4.26 | 8 | 11.89 | 0 | .00 | 0 | 2 | −7.80 | 25 | 32.08 | 0 | .00 | 2 | −4.80 | 0 | .00 |
| 750-999 | 0 | 2 | −32.18 | 1 | 1 | 2.30 | 1 | −.92 | 9 | 32.45 | 0 | .00 | 5 | 6 | 4.47 | 34 | 36.55 | 0 | .00 | 1 | −.55 | 0 | .00 |
| 1,000-1,249 | 2 | 0 | 284.51 | 1 | 1 | −1.06 | 1 | −21.13 | 7 | 13.84 | 1 | .63 | 1 | 4 | −11.80 | 38 | 51.65 | 0 | .00 | 0 | .00 | 1 | −11.27 |
| 1,250-1,499 | 1 | 4 | −55.91 | 3 | 0 | 30.10 | 0 | .00 | 20 | 102.15 | 0 | .00 | 2 | 1 | −1.46 | 46 | 54.36 | 1 | −4.84 | 1 | −1.61 | 1 | −48.92 |
| 1,500-1,749 | 1 | 1 | −3.30 | 4 | 4 | −67.32 | 2 | −3.85 | 9 | 17.76 | 2 | 8.85 | 4 | 2 | −9.18 | 47 | 53.11 | 0 | .00 | 0 | .00 | 2 | −7.10 |
| 1,750-1,999 | 3 | 2 | 805.26 | 1 | 1 | −32.52 | 0 | .00 | 11 | 44.24 | 0 | .00 | 4 | 3 | −2.71 | 45 | 57.26 | 0 | .00 | 0 | .00 | 3 | −5.05 |
| 2,000-2,499 | 9 | 3 | 109.27 | 5 | 2 | 14.35 | 1 | −.51 | 22 | 36.71 | 3 | 4.82 | 9 | 5 | −38.88 | 86 | 82.34 | 0 | .00 | 0 | .00 | 4 | −11.71 |
| 2,500-2,999 | 5 | 1 | 76.58 | 4 | 1 | 23.73 | 2 | 30.38 | 20 | 195.44 | 1 | 6.33 | 5 | 2 | 15.51 | 48 | 80.35 | 2 | −2.78 | 0 | .00 | 2 | −6.46 |
| 3,000-3,999 | 6 | 0 | 293.93 | 4 | 2 | 17.73 | 1 | −7.35 | 17 | 143.92 | 1 | 5.45 | 7 | 1 | 97.04 | 44 | 119.04 | 0 | .00 | 1 | −8.33 | 0 | .00 |
| 4,000-4,999 | 2 | 0 | 437.49 | 0 | 1 | −17.50 | 0 | .00 | 4 | 42.46 | 0 | .00 | 3 | 1 | 23.33 | 18 | 188.62 | 0 | .00 | 0 | .00 | 0 | .00 |
| 5,000-9,999 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 3 | 98.79 | 0 | .00 | 1 | 0 | 5.26 | 14 | 274.10 | 0 | .00 | 0 | .00 | 0 | .00 |

**See footnotes** at end of table.

TABLE 28.—NET CHANGE IN ASSETS [1] (FARMS): *Number of families having any net change between the beginning and end of the report year in real estate, stocks, bonds, and miscellaneous property owned, number making improvements on owned home farms or other real estate, number paying life insurance premiums, and number settling or surrendering insurance policies, and average amounts reported, by income, 19 farm analysis units in 20 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Real estate owned | | | Stocks and bonds owned | | | Miscellaneous property [6] | | Improvements on— | | | | Loans to others | | | Life insurance premiums paid [9] | | Insurance policies— | | | | Other assets [12] | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families having [3]— | | | Families having [3]— | | | | | Owned home farms | | Other real estate | | Families having [3]— | | | | | Settled [10] | | Surrendered | | | |
| | Net increase | Net decrease | Average [4] net change [5] | Net increase | Net decrease | Average [4] net change [5] | Families having any net change [7] | Average [4] net change [5] | Families | Average [4] amount (increase) [8] | Families | Average [4] amount (increase) [8] | Net increase | Net decrease | Average [4] net change [5] | Families | Average [4] amount (increase) [8] | Families | Average [4] amount (decrease) [11] | Families | Average [4] amount (decrease) [11] | Families having any net change [13] | Average [4] net change [5] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| N. C.-S. C. SELF-SUFFICING COUNTIES—WHITE OPERATORS | | | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| All incomes | 17 | 12 | 5.84 | 2 | 0 | 0.03 | 11 | −1.89 | 80 | 14.68 | 5 | 0.55 | 24 | 27 | −0.91 | 97 | 2.55 | 3 | −2.04 | 2 | −1.74 | 5 | −1.68 |
| N. C.-S. C.—WHITE OPERATORS | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 66 | 14 | 34.55 | 8 | 6 | .31 | 26 | −.11 | 271 | 38.97 | 21 | 4.84 | 47 | 26 | 2.04 | 998 | 37.10 | 23 | −5.38 | 7 | −2.92 | 30 | −2.57 |
| 0–249 | 1 | 0 | 59.09 | 0 | 0 | .00 | 0 | .00 | 1 | .23 | 0 | .00 | 0 | 0 | .00 | 5 | 5.14 | 0 | .00 | 0 | .00 | 0 | .00 |
| 250–499 | 1 | 0 | .10 | 0 | 0 | .00 | 3 | −6.75 | 4 | 6.79 | 1 | 1.46 | 0 | 1 | −.08 | 33 | 6.54 | 3 | −12.68 | 1 | −.61 | 1 | −1.75 |
| 500–749 | 4 | 0 | 34.66 | 1 | 1 | −2.00 | 3 | −10.70 | 15 | 11.41 | 2 | 1.22 | 5 | 1 | .86 | 66 | 6.46 | 2 | −.46 | 1 | −.08 | 2 | −.25 |
| 750–999 | 4 | 2 | .54 | 1 | 0 | 3.87 | 3 | −.10 | 24 | 10.57 | 3 | 7.04 | 4 | 1 | 1.49 | 114 | 12.43 | 3 | −7.16 | 1 | −.03 | 1 | −.14 |
| 1,000–1,249 | 10 | 2 | 25.71 | 1 | 0 | 1.11 | 4 | 1.26 | 23 | 27.79 | 3 | 3.26 | 6 | 1 | 2.32 | 142 | 22.45 | 4 | −3.15 | 0 | .00 | 7 | −1.55 |
| 1,250–1,499 | 2 | 2 | −2.54 | 1 | 2 | −1.46 | 1 | −.19 | 34 | 28.60 | 0 | .00 | 3 | 3 | −.82 | 123 | 24.33 | 1 | −2.95 | 0 | .00 | 2 | −1.16 |
| 1,500–1,749 | 7 | 3 | 31.91 | 2 | 1 | .56 | 3 | 3.65 | 30 | 25.53 | 1 | .56 | 7 | 5 | 3.93 | 94 | 28.38 | 3 | −9.04 | 1 | −.59 | 1 | .02 |
| 1,750–1,999 | 5 | 2 | 69.87 | 0 | 0 | .00 | 2 | −4.54 | 21 | 63.64 | 0 | .00 | 5 | 2 | 12.99 | 70 | 44.61 | 4 | −9.15 | 0 | .00 | 3 | −24.13 |
| 2,000–2,499 | 14 | 2 | 46.19 | 1 | 1 | −.88 | 1 | −2.94 | 40 | 49.16 | 1 | .74 | 3 | 5 | 2.23 | 144 | 52.27 | 2 | −9.80 | 1 | −2.32 | 2 | 1.32 |
| 2,500–2,999 | 2 | 0 | 9.05 | 0 | 0 | .00 | 2 | 8.00 | 33 | 95.34 | 3 | 20.00 | 4 | 5 | −14.83 | 74 | 82.61 | 0 | .00 | 1 | −.07 | 5 | −8.32 |
| 3,000–3,999 | 10 | 0 | 139.37 | 0 | 0 | .00 | 0 | .00 | 22 | 96.19 | 2 | 7.10 | 6 | 1 | 15.42 | 74 | 110.30 | 0 | .00 | 0 | .00 | 5 | −4.64 |

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4,000-4,999 | 5 | 0 | 314.29 | 0 | 0 | .00 | 2 | 1.14 | 16 | 239.77 | 1 | 7.14 | 3 | 0 | 17.62 | 39 | 192.38 | 1 | −11.90 | 0 | .00 | 1 | −.60 |
| 5,000-9,999 | 1 | 1 | 7.69 | 1 | 1 | 4.23 | 2 | 95.96 | 8 | 131.96 | 4 | 104.81 | 1 | 1 | −17.31 | 20 | 230.08 | 0 | .00 | 1 | −192.30 | 0 | .00 |
| GA.-MISS.—WHITE OPERATORS | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 16 | 6 | 11.42 | 6 | 3 | −1.46 | 10 | 14.00 | 84 | 18.26 | 12 | 1.82 | 21 | 12 | 3.13 | 559 | 39.05 | 3 | −.91 | 3 | −.30 | 8 | −.27 |
| 0-249 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | −3.75 | 1 | 6.25 | 0 | .00 | 0 | 0 | .00 | 2 | 46.12 | 0 | .00 | 0 | .00 | 0 | .00 |
| 250-499 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 2 | 2.89 | 0 | .00 | 0 | 0 | .00 | 20 | 1.99 | 0 | .00 | 0 | .00 | 1 | −.15 |
| 500-749 | 2 | 2 | −.72 | 0 | 0 | .00 | 3 | −.97 | 8 | 2.66 | 0 | .00 | 2 | 3 | −.53 | 96 | 6.29 | 1 | −.50 | 1 | −.14 | 1 | −.17 |
| 750-999 | 3 | 0 | 3.87 | 3 | 1 | −4.71 | 2 | 1.04 | 20 | 7.51 | 4 | .86 | 3 | 3 | 3.56 | 94 | 11.97 | 0 | .00 | 0 | .00 | 2 | −.58 |
| 1,000-1,249 | 0 | 2 | −9.86 | 0 | 0 | .00 | 1 | −1.09 | 8 | 5.77 | 1 | .53 | 2 | 0 | .77 | 61 | 15.96 | 1 | −3.52 | 1 | −1.06 | 3 | −.70 |
| 1,250-1,499 | 0 | 1 | −19.36 | 0 | 0 | .00 | 0 | .00 | 14 | 26.00 | 0 | .00 | 2 | 1 | 2.20 | 65 | 30.31 | 0 | .00 | 0 | .00 | 1 | −.24 |
| 1,500-1,749 | 1 | 0 | 7.10 | 0 | 1 | −8.06 | 0 | .00 | 4 | 23.48 | 0 | .00 | 1 | 0 | 1.61 | 38 | 27.60 | 0 | .00 | 1 | −2.90 | 0 | .00 |
| 1,750-1,999 | 1 | 0 | 13.33 | 0 | 0 | .00 | 1 | −.56 | 2 | 11.22 | 0 | .00 | 2 | 1 | 5.22 | 33 | 44.29 | 0 | .00 | 0 | .00 | 0 | .00 |
| 2,000-2,499 | 5 | 0 | 167.20 | 0 | 0 | .00 | 0 | .00 | 3 | 16.71 | 2 | 5.00 | 3 | 2 | 2.51 | 34 | 41.66 | 0 | .00 | 0 | .00 | 0 | .00 |
| 2,500-2,999 | 1 | 0 | 88.89 | 1 | 0 | 44.44 | 0 | .00 | 8 | 54.11 | 1 | 3.33 | 4 | 1 | 44.67 | 30 | 81.07 | 0 | .00 | 0 | .00 | 0 | .00 |
| 3,000-3,999 | 1 | 0 | 39.47 | 0 | 1 | −94.73 | 0 | .00 | 4 | 13.55 | 2 | 19.74 | 1 | 1 | −1.32 | 29 | 115.92 | 0 | .00 | 0 | .00 | 0 | .00 |
| 4,000-4,999 | 0 | 0 | .00 | 2 | 0 | 58.33 | 0 | .00 | 5 | 61.87 | 1 | 16.67 | 1 | 0 | 20.83 | 20 | 160.54 | 0 | .00 | 0 | .00 | 0 | .00 |
| 5,000-9,999 | 0 | 1 | −89.28 | 0 | 0 | .00 | 0 | .00 | 4 | 88.21 | 1 | 17.86 | 0 | 0 | .00 | 25 | 295.14 | 1 | −17.86 | 0 | .00 | 0 | .00 |
| 10,000-19,999 | 2 | 0 | 437.50 | 0 | 0 | .00 | 2 | 17.86 | 1 | 485.71 | 0 | .00 | 0 | 0 | .00 | 12 | 906.06 | 0 | .00 | 0 | .00 | 0 | .00 |
| N. C.-S. C.—NEGRO OPERATORS | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 4 | 1 | 1.48 | 1 | 0 | .03 | 2 | −.48 | 19 | 10.55 | 3 | .40 | 7 | 3 | .79 | 208 | 11.76 | 4 | −3.57 | 2 | −.02 | 3 | −.67 |
| 0-249 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 1 | 1.78 | 0 | .00 | 0 | 0 | .00 | 11 | 4.96 | 1 | −17.85 | 0 | .00 | 0 | .00 |
| 250-499 | 0 | 1 | −2.33 | 0 | 0 | .00 | 1 | −.05 | 2 | 5.58 | 0 | .00 | 0 | 1 | −.13 | 43 | 6.31 | 1 | −.05 | 2 | −.10 | 1 | −1.78 |
| 500-749 | 2 | 0 | 3.73 | 0 | 0 | .00 | 1 | −1.85 | 2 | 1.42 | 1 | .69 | 1 | 0 | .09 | 49 | 10.74 | 0 | .00 | 0 | .00 | 1 | −.46 |
| 750-999 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 2 | 1.07 | 1 | .60 | 2 | 0 | 2.13 | 43 | 14.69 | 0 | .00 | 0 | .00 | 0 | .00 |
| 1,000-1,249 | 1 | 0 | 5.56 | 0 | 0 | .00 | 0 | .00 | 7 | 13.87 | 1 | .92 | 2 | 2 | −1.13 | 33 | 18.57 | 0 | .00 | 0 | .00 | 0 | .00 |
| 1,250-1,499 | 1 | 0 | 8.33 | 1 | 0 | .62 | 0 | .00 | 2 | 8.34 | 0 | .00 | 1 | 0 | 8.33 | 14 | 11.96 | 0 | .00 | 0 | .00 | 1 | −1.67 |
| 1,500-1,999 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | .00 | 3 | 117.39 | 0 | .00 | 1 | 0 | 1.22 | 15 | 21.48 | 2 | −45.22 | 0 | .00 | 0 | .00 |
| GA.-MISS.—NEGRO OPERATORS | | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 4 | 0 | 7.97 | 0 | 0 | .00 | 4 | .07 | 3 | .27 | 1 | .43 | 8 | 2 | .67 | 271 | 6.34 | 1 | −1.26 | 0 | .00 | 0 | .00 |
| 0-249 | 1 | 0 | 19.36 | 0 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | 0 | .00 | 7 | 1.29 | 0 | .00 | 0 | .00 | 0 | .00 |
| 250-499 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | −.03 | 1 | .03 | 0 | .00 | 2 | 1 | .65 | 99 | 5.15 | 0 | .00 | 0 | .00 | 0 | .00 |
| 500-749 | 1 | 0 | 10.20 | 0 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | .00 | 1 | 0 | .07 | 69 | 6.65 | 0 | .00 | 0 | .00 | 0 | .00 |
| 750-999 | 0 | 0 | .00 | 0 | 0 | .00 | 2 | 1.32 | 1 | .82 | 0 | .00 | 2 | 1 | .40 | 55 | 7.59 | 1 | −7.08 | 0 | .00 | 0 | .00 |
| 1,000-1,249 | 2 | 0 | 42.02 | 0 | 0 | .00 | 0 | .00 | 0 | .00 | 1 | 4.68 | 2 | 0 | 2.34 | 33 | 11.74 | 0 | .00 | 0 | .00 | 0 | .00 |
| 1,250-1,499 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | −4.70 | 1 | 3.53 | 0 | .00 | 1 | 0 | 4.12 | 8 | 3.82 | 0 | .00 | 0 | .00 | 0 | .00 |

See footnotes at end of table.

TABLE 28.—NET CHANGE IN ASSETS[1] (FARMS): *Number of families having any net change between the beginning and end of the report year in real estate, stocks, bonds, and miscellaneous property owned, number making improvements on owned home farms or other real estate, number paying life insurance premiums, and number settling or surrendering insurance policies, and average amounts reported, by income, 19 farm analysis units in 20 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Real estate owned | | | Stocks and bonds owned | | | Miscellaneous property[6] | | Improvements on— | | | | Loans to others | | | Life insurance premiums paid[9] | | Insurance policies— | | | | Other assets[12] | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families having[3]— | | | Families having[3]— | | | | | Owned home farms | | Other real estate | | Families having[3]— | | | | | Settled[10] | | Surrendered | | | |
| | Net increase | Net decrease | Average[4] net change[5] | Net increase | Net decrease | Average[4] net change[5] | Families having any net change[7] | Average[4] net change[5] | Families | Average[4] amount (increase)[8] | Families | Average[4] amount (increase)[8] | Net increase | Net decrease | Average[4] net change[5] | Families | Average[4] amount (increase)[8] | Families | Average[4] amount (decrease)[11] | Families | Average[4] amount (decrease)[11] | Families having any net change[13] | Average[4] net change[5] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) |
| SOUTHEAST SHARECROPPERS | | | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| N. C.-S. C.—white families | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 6 | −0.63 | 0 | 0.00 | 4 | 0.10 | 11 | 3 | 0.88 | 313 | 10.33 | 5 | −2.76 | 1 | −0.24 | 9 | −1.37 |
| Ga.-Miss.—white families | 0 | 1 | (15) | 0 | 0 | .00 | 2 | −.53 | 0 | .00 | 0 | .00 | 6 | 0 | .62 | 153 | 3.85 | 1 | −.52 | 0 | .00 | 1 | −.04 |
| N. C.-S. C.—Negro families | 1 | 0 | .29 | 0 | 0 | .00 | 0 | .00 | 0 | .00 | 0 | .00 | 7 | 1 | .19 | 286 | 6.73 | 4 | −.52 | 0 | .00 | 2 | −.05 |
| Ga.-Miss.—Negro families | 0 | 2 | −.06 | 0 | 0 | .00 | 2 | −.10 | 0 | .00 | 1 | .02 | 1 | 0 | .03 | 265 | 3.83 | 2 | −.36 | 0 | .00 | 0 | .00 |

[1] All classifications in this table include net changes in assets between the beginning and end of the report year resulting from actual money transactions only. Changes in value of property due to damage or depreciation or due to rise or fall in market prices where no sale has occurred are excluded. See Glossary for a discussion of the transactions included in each item. See table 27 for total assets and for additional items included in the total.

[2] See table 24, footnote 2. For data by income for columns 17 and 18 for Oregon-part-time, North Carolina self-sufficing counties, and Southeast sharecroppers see table 31.

[3] The number of families having any net change may be obtained by adding the counts for those having net increases and those having net decreases.

[4] Averages are based on the number of families in each class (table 27, column 2), regardless of whether they had any net change in the specified asset.

[5] These averages will be positive (increase) when for the group aggregate increases exceeded aggregate decreases, or negative (decrease) when aggregate decreases exceeded aggregate increases. Negative averages are indicated by a minus sign.

[6] Includes items such as cotton or grain bought for speculative purposes when such purchases cannot be classified as investments in business, and sale of automobile, farm machinery, and household furnishings.

[7] Of these families, all reported net decrease in this classification except the following, who reported net increases: Vermont, 1; New Jersey, 1; Pennsylvania-Ohio, 7; Michigan-Wisconsin, 2; Illinois-Iowa, 5; North Dakota-Kansas, 6; South Dakota-Montana-Colorado, 3; Washington-Oregon, 3; California, 2; North Carolina self-sufficing counties, 2; North Carolina-South Carolina—white operators, 8; Georgia-Mississippi—white operators, 2, Negro operators, 1.

[8] Any amount reported in this column is a net increase, or positive average.

[9] Premiums paid on life insurance, endowment policies, annuities, and burial insurance. Premiums on health and accident and property insurance are excluded. See tables 32 and 33 for further data on insurance premiums paid.

[10] This includes settlements of soldiers' bonus certificates. See table 35.

[11] Any amount reported in this column is a net decrease, or negative average.

[12] This includes any assets not elsewhere classified, and money inheritances and gifts not used for family living. The latter were considered a decrease in assets. See table 35.

[13] Of these families, all reported net decrease in this classification except the following, who reported net increases: New Jersey, 2; Pennsylvania-Ohio, 3; Michigan-Wisconsin, 3; North Dakota-Kansas, 1; Washington-Oregon, 5; Oregon—part-time, 5; California, 5; North Carolina self-sufficing counties, 1; North Carolina-South Carolina—white operators, 4; Georgia-Mississippi—white operators, 1.

[14] The aggregate increase was exactly balanced by aggregate decrease.

[15] 0.0050 or less.

TABLE 29.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in all liabilities, in mortgages on owned homes and other real estate, and in notes owed banks or individuals, and average amounts reported, by income, 30 analysis units in 23 States,[2] 1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All liabilities [3] | | | | | | Mortgages on owned homes or owned home farms | | | | | Mortgages on other real estate | | | Notes owed banks | | | Notes owed individuals | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having [6]— | | | | | Families having [6]— | | | Families having [6]— | | | Families having [6]— | | |
| | | Any change | Net increase | Net decrease | Average [4] net change | Average [5] net increase | Average [5] net decrease | Net increase | Net decrease | Average [4] net change | Average [7] net increase | Average [7] net decrease | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| SMALL CITIES | | | | | | | | | | | | | | | | | | | | | |
| *North Central* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 3, 118 | 1, 616 | 918 | 698 | 14. 87 | 223. 33 | 227. 27 | 44 | 447 | −18. 22 | 965. 73 | 222. 10 | 10 | 25 | −2. 38 | 165 | 101 | 5. 75 | 73 | 51 | 3. 82 |
| 250–499 | 61 | 34 | 30 | 4 | 78. 44 | 165. 53 | 45. 25 | 1 | 3 | 9. 59 | [8] 764. 00 | 59. 67 | 0 | 0 | . 00 | 2 | 3 | −12. 62 | 4 | 0 | 8. 20 |
| 500–749 | 229 | 115 | 101 | 14 | 61. 14 | 165. 02 | 190. 36 | 2 | 7 | 3. 84 | [8] 688. 00 | 71. 00 | 0 | 1 | −. 25 | 18 | 1 | 3. 90 | 8 | 0 | 9. 38 |
| 750–999 | 408 | 230 | 167 | 63 | 39. 39 | 130. 68 | 91. 29 | 8 | 33 | −. 22 | 489. 62 | 121. 36 | 0 | 1 | −1. 22 | 30 | 13 | 7. 86 | 10 | 6 | 1. 22 |
| 1,000–1,249 | 467 | 260 | 159 | 101 | 21. 10 | 145. 81 | 131. 95 | 5 | 63 | −12. 02 | 899. 40 | 160. 48 | 0 | 1 | −. 09 | 28 | 9 | 8. 41 | 12 | 7 | 2. 95 |
| 1,250–1,499 | 425 | 231 | 126 | 105 | 43. 57 | 237. 21 | 108. 29 | 4 | 49 | −3. 89 | 1, 108. 00 | 124. 16 | 2 | 1 | 4. 82 | 24 | 23 | 3. 78 | 9 | 11 | 5. 80 |
| 1,500–1,749 | 343 | 194 | 104 | 90 | 27. 42 | 228. 46 | 159. 49 | 7 | 60 | −22. 13 | 575. 71 | 193. 65 | 1 | 3 | 4. 88 | 21 | 11 | 11. 35 | 12 | 6 | 9. 93 |
| 1,750–1,999 | 282 | 154 | 71 | 83 | −23. 82 | 253. 08 | 297. 45 | 8 | 51 | −3. 95 | 1, 047. 00 | 186. 10 | 1 | 2 | −38. 90 | 5 | 15 | −7. 61 | 4 | 4 | −. 20 |
| 2,000–2,249 | 215 | 103 | 49 | 54 | 8. 98 | 344. 98 | 277. 30 | 2 | 38 | −30. 89 | [8] 1, 546. 00 | 256. 16 | 2 | 2 | 5. 67 | 4 | 4 | 3. 26 | 4 | 6 | 11. 42 |
| 2,250–2,499 | 163 | 82 | 38 | 44 | 35. 66 | 389. 13 | 203. 98 | 3 | 37 | −18. 21 | 1, 800. 00 | 226. 19 | 1 | 2 | 6. 61 | 12 | 1 | 26. 03 | 3 | 4 | . 46 |
| 2,500–2,999 | 198 | 94 | 44 | 50 | −5. 61 | 318. 30 | 302. 32 | 0 | 42 | −59. 63 | -------- | 281. 10 | 1 | 3 | −1. 22 | 12 | 6 | 36. 20 | 3 | 4 | −2. 70 |
| 3,000–3,999 | 201 | 76 | 21 | 55 | −43. 49 | 740. 14 | 441. 53 | 2 | 38 | −42. 30 | [8] 2, 254. 00 | 342. 37 | 2 | 7 | 2. 86 | 6 | 9 | −18. 00 | 3 | 0 | 4. 60 |
| 4,000–4,999 | 64 | 18 | 4 | 14 | −106. 48 | 300. 50 | 572. 64 | 1 | 10 | −35. 00 | [8] 600. 00 | 284. 00 | 0 | 2 | −34. 37 | 1 | 4 | −24. 46 | 0 | 2 | −12. 48 |
| 5,000–9,999 | 62 | 25 | 4 | 21 | −171. 19 | 1, 080. 25 | 711. 19 | 1 | 16 | −161. 88 | [8] 1, 500. 00 | 721. 00 | 0 | 0 | . 00 | 2 | 2 | 6. 21 | 1 | 1 | −8. 87 |

**See footnotes at end of table.**

TABLE 29.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in all liabilities, in mortgages on owned homes and other real estate, and in notes owed banks or individuals, and average amounts reported, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All liabilities [3] | | | | | | Mortgages on owned homes or owned home farms | | | | | Mortgages on other real estate | | | Notes owed banks | | | Notes owed individuals | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [4] net change | Average [5] net increase | Average [5] net decrease | Families having [6]— | | Average [4] net change | Average [7] net increase | Average [7] net decrease | Families having [6]— | | Average [4] net change | Families having [6]— | | Average [4] net change | Families having [6]— | | Average [4] net change |
| | | Any change | Net increase | Net decrease | | | | Net increase | Net decrease | | | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| SMALL CITIES—continued | | | | | | | | | | | | | | | | | | | | | |
| *Plains and Mountain* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 1,311 | 868 | 556 | 312 | 111.37 | 382.91 | 214.35 | 47 | 226 | 26.28 | 1,605.60 | 181.43 | 11 | 11 | 11.24 | 103 | 37 | 15.24 | 60 | 33 | 3.52 |
| 250–499 | 16 | 11 | 9 | 2 | 107.75 | 194.33 | [8] 12.50 | 1 | 0 | 25.00 | [8] 400.00 | -------- | 0 | 0 | .00 | 0 | 0 | .00 | 2 | 0 | 40.62 |
| 500–749 | 73 | 53 | 46 | 7 | 121.13 | 203.00 | 70.71 | 3 | 3 | 14.41 | 370.67 | 20.00 | 1 | 0 | 4.63 | 3 | 0 | 17.46 | 6 | 1 | 19.04 |
| 750–999 | 122 | 74 | 62 | 12 | 96.97 | 206.71 | 82.17 | 2 | 8 | 5.26 | [8] 723.00 | 100.50 | 0 | 0 | .00 | 9 | 0 | 11.52 | 7 | 0 | 9.59 |
| 1,000–1,249 | 171 | 117 | 93 | 24 | 81.17 | 202.24 | 205.33 | 3 | 25 | 5.99 | 1,045.33 | 84.48 | 1 | 1 | −6.79 | 16 | 3 | 11.27 | 16 | 3 | 11.61 |
| 1,250–1,499 | 164 | 108 | 70 | 38 | 134.71 | 390.89 | 138.66 | 9 | 18 | 58.75 | 1,307.78 | 118.61 | 2 | 1 | 5.43 | 13 | 4 | 9.51 | 6 | 3 | 3.63 |
| 1,500–1,749 | 181 | 123 | 79 | 44 | 121.59 | 366.61 | 158.05 | 7 | 32 | 33.51 | 1,509.71 | 140.69 | 2 | 2 | 5.61 | 13 | 4 | 11.81 | 4 | 3 | 3.16 |
| 1,750–1,999 | 155 | 103 | 56 | 47 | 108.75 | 472.95 | 204.85 | 7 | 36 | 34.93 | 1,657.86 | 171.94 | 1 | 2 | 23.42 | 15 | 8 | 10.85 | 4 | 7 | −3.91 |
| 2,000–2,249 | 116 | 79 | 47 | 32 | 102.22 | 385.49 | 195.62 | 4 | 23 | 14.31 | 1,635.50 | 212.26 | 0 | 0 | .00 | 12 | 9 | 10.31 | 7 | 7 | 2.59 |
| 2,250–2,499 | 82 | 57 | 29 | 28 | 97.06 | 511.76 | 245.79 | 4 | 24 | 14.56 | 1,681.50 | 230.50 | 1 | 2 | 1.54 | 5 | 2 | 19.27 | 3 | 0 | 8.72 |
| 2,500–2,999 | 110 | 75 | 38 | 37 | 195.19 | 847.03 | 289.62 | 4 | 25 | 45.31 | 2,748.25 | 240.36 | 2 | 3 | 75.62 | 11 | 3 | 58.80 | 2 | 3 | −3.00 |
| 3,000–3,999 | 90 | 52 | 19 | 33 | −17.62 | 597.68 | 392.18 | 2 | 24 | −19.20 | [8] 2,537.50 | 283.46 | 1 | 0 | 17.56 | 4 | 4 | −1.63 | 3 | 6 | −20.24 |
| 4,000–4,999 | 31 | 16 | 8 | 8 | 293.10 | 1,359.75 | 224.00 | 1 | 8 | 132.78 | [8] 6,090.00 | 246.75 | 0 | 0 | .00 | 2 | 0 | 29.03 | 0 | 0 | .00 |
| *Pacific* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,500 | 1,124 | 703 | 421 | 118.50 | 389.87 | 228.77 | 63 | 289 | 18.43 | 1,400.27 | 209.61 | 21 | 31 | 8.16 | 120 | 50 | 15.07 | 65 | 18 | 8.39 |
| 250–499 | 12 | 9 | 8 | 1 | 166.42 | 265.62 | [8] 128.00 | 0 | 0 | .00 | -------- | -------- | 1 | 0 | 66.67 | 1 | 0 | 8.92 | 0 | 0 | .00 |
| 500–749 | 63 | 39 | 31 | 8 | 79.44 | 180.87 | 75.25 | 1 | 7 | 15.08 | [8] 1,548.00 | 85.43 | 0 | 0 | .00 | 3 | 0 | 6.70 | 1 | 0 | 3.17 |
| 750–999 | 115 | 92 | 71 | 21 | 142.32 | 252.03 | 72.71 | 6 | 14 | 14.44 | 518.00 | 103.36 | 1 | 2 | −5.31 | 14 | 3 | 22.84 | 10 | 1 | 14.76 |
| 1,000–1,249 | 191 | 143 | 106 | 37 | 96.86 | 206.98 | 92.97 | 3 | 20 | 6.10 | 1,131.33 | 111.40 | 2 | 3 | 2.79 | 16 | 3 | 12.04 | 13 | 1 | 8.29 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,250–1,499 | 181 | 133 | 88 | 45 | 109.45 | 283.73 | 114.60 | 6 | 23 | 15.54 | 997.33 | 137.83 | 2 | 3 | 5.55 | 16 | 3 | 6.44 | 10 | 2 | 11.17 |
| 1,500–1,749 | 172 | 135 | 86 | 49 | 140.04 | 364.67 | 148.45 | 8 | 25 | 21.53 | 930.62 | 149.68 | 3 | 2 | 7.48 | 15 | 8 | 12.32 | 11 | 1 | 26.55 |
| 1,750–1,999 | 174 | 137 | 83 | 54 | 91.43 | 330.20 | 212.93 | 7 | 34 | −2.48 | 841.00 | 185.82 | 1 | 4 | −4.63 | 10 | 4 | 13.16 | 3 | 2 | 2.82 |
| 2,000–2,249 | 144 | 114 | 59 | 55 | 171.64 | 607.36 | 202.13 | 8 | 37 | 9.28 | 1,211.25 | 225.78 | 3 | 5 | 31.32 | 13 | 9 | 21.06 | 3 | 3 | 5.45 |
| 2,250–2,499 | 109 | 82 | 50 | 32 | 221.77 | 651.94 | 263.25 | 5 | 29 | 48.93 | 2,480.00 | 243.69 | 2 | 1 | 49.54 | 11 | 6 | 32.22 | 5 | 0 | 12.79 |
| 2,500–2,999 | 142 | 104 | 55 | 49 | 91.20 | 505.31 | 302.90 | 7 | 47 | 4.96 | 1,677.29 | 234.81 | 2 | 1 | 15.60 | 10 | 4 | 24.43 | 7 | 3 | 6.06 |
| 3,000–3,999 | 128 | 89 | 46 | 43 | 133.59 | 763.76 | 419.37 | 9 | 32 | 87.20 | 2,356.78 | 314.03 | 4 | 7 | 1.08 | 7 | 7 | 19.04 | 2 | 3 | −.08 |
| 4,000–4,999 | 44 | 31 | 16 | 15 | 109.36 | 581.75 | 299.73 | 2 | 14 | 23.90 | [8] 2,114.50 | 226.93 | 0 | 0 | .00 | 3 | 0 | 36.09 | 0 | 1 | −11.36 |
| 5,000–9,999 | 25 | 16 | 4 | 12 | −306.36 | 528.75 | 814.50 | 1 | 7 | −72.44 | [8] 1,580.00 | 484.43 | 0 | 3 | −89.00 | 1 | 3 | −98.00 | 0 | 1 | −20.00 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,116 | 703 | 495 | 208 | 60.98 | 213.25 | 180.27 | 18 | 84 | 6.40 | 1,280.78 | 189.36 | 1 | 6 | 1.12 | 74 | 19 | 10.87 | 41 | 15 | 3.49 |
| 250–499 | 33 | 22 | 21 | 1 | 49.39 | 78.10 | [8] 10.00 | 0 | 0 | .00 | -------- | -------- | 0 | 0 | .00 | 0 | 0 | .00 | 3 | 0 | 17.66 |
| 500–749 | 83 | 43 | 35 | 8 | 30.05 | 83.29 | 52.62 | 1 | 0 | 2.55 | [8] 212.00 | -------- | 0 | 0 | .00 | 2 | 0 | 1.32 | 5 | 0 | 7.96 |
| 750–999 | 118 | 76 | 64 | 12 | 55.35 | 116.52 | 77.17 | 1 | 1 | 4.53 | [8] 600.00 | [8] 65.00 | 0 | 0 | .00 | 7 | 1 | 6.00 | 4 | 1 | 4.87 |
| 1,000–1,249 | 153 | 105 | 80 | 25 | 65.64 | 150.84 | 80.96 | 3 | 4 | 12.89 | 827.33 | 127.50 | 0 | 3 | −1.50 | 9 | 1 | 5.01 | 7 | 1 | 4.95 |
| 1,250–1,499 | 136 | 95 | 75 | 20 | 73.00 | 167.27 | 130.85 | 1 | 6 | 1.59 | [8] 1,375.00 | 193.17 | 0 | 1 | −1.47 | 10 | 0 | 15.29 | 4 | 2 | 3.53 |
| 1,500–1,749 | 132 | 87 | 63 | 24 | 86.28 | 225.56 | 117.54 | 2 | 10 | 16.27 | [8] 1,653.00 | 115.90 | 0 | 1 | −.44 | 11 | 2 | 8.20 | 5 | 1 | 10.15 |
| 1,750–1,999 | 138 | 80 | 51 | 29 | 63.01 | 251.41 | 142.28 | 2 | 9 | 7.64 | [8] 1,250.00 | 160.56 | 0 | 0 | .00 | 14 | 1 | 15.11 | 4 | 3 | .62 |
| 2,000–2,249 | 106 | 64 | 33 | 31 | 24.67 | 320.94 | 257.29 | 4 | 12 | 32.13 | 1,379.75 | 176.08 | 0 | 1 | −1.14 | 4 | 5 | −.74 | 2 | 2 | −17.92 |
| 2,250–2,499 | 67 | 42 | 29 | 13 | 73.80 | 249.17 | 175.46 | 0 | 11 | −35.82 | -------- | 218.18 | 0 | 0 | .00 | 5 | 1 | 28.13 | 3 | 2 | 2.40 |
| 2,500–2,999 | 69 | 47 | 30 | 17 | 223.92 | 653.70 | 244.71 | 4 | 17 | 60.18 | 1,765.00 | 171.00 | 1 | 0 | 26.93 | 7 | 1 | 53.64 | 3 | 1 | 32.32 |
| 3,000 or over | 81 | 42 | 14 | 28 | −69.86 | 319.64 | 361.93 | 0 | 14 | −51.21 | -------- | 296.29 | 0 | 0 | .00 | 5 | 7 | −2.59 | 1 | 2 | −13.27 |
| *Southeast—Negro families* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 475 | 298 | 212 | 86 | 21.58 | 78.72 | 74.85 | 4 | 32 | −6.40 | 115.25 | 109.44 | 0 | 3 | −.54 | 12 | 3 | 2.92 | 17 | 3 | 4.10 |
| VILLAGES | | | | | | | | | | | | | | | | | | | | | |
| *New England* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 743 | 414 | 265 | 149 | 57.53 | 244.96 | 148.77 | 13 | 122 | −.22 | 1,239.23 | 133.36 | 1 | 6 | .31 | 38 | 24 | 9.82 | 29 | 7 | 5.84 |
| 250–499 | 7 | 3 | 1 | 2 | 18.28 | [8] 180.00 | [8] 26.00 | 0 | 1 | −5.14 | -------- | [8] 36.00 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 0 | 21.42 |
| 500–749 | 42 | 23 | 20 | 3 | 23.26 | 87.00 | 254.33 | 1 | 3 | −17.07 | [8] 159.00 | 292.00 | 0 | 0 | .00 | 0 | 1 | −1.19 | 3 | 0 | 7.14 |
| 750–999 | 95 | 47 | 38 | 9 | 92.24 | 248.89 | 77.22 | 3 | 6 | 44.95 | 1,515.67 | 46.17 | 0 | 0 | .00 | 4 | 2 | 5.41 | 8 | 1 | 9.35 |
| 1,000–1,249 | 126 | 72 | 54 | 18 | 73.48 | 194.37 | 68.78 | 2 | 15 | 4.83 | [8] 907.50 | 80.40 | 0 | 1 | −1.19 | 5 | 2 | 9.99 | 3 | 1 | 3.77 |
| 1,250–1,499 | 120 | 73 | 49 | 24 | 92.07 | 273.63 | 98.33 | 3 | 18 | 16.16 | 1,127.67 | 80.22 | 0 | 1 | −.47 | 9 | 2 | 21.54 | 6 | 0 | 10.22 |
| 1,500–1,749 | 98 | 58 | 38 | 20 | 73.93 | 271.39 | 153.40 | 1 | 20 | 2.78 | [8] 2,568.00 | 114.75 | 0 | 0 | .00 | 6 | 5 | 19.55 | 3 | 1 | 3.16 |
| 1,750–1,999 | 89 | 55 | 29 | 26 | 32.05 | 229.41 | 146.15 | 0 | 21 | −29.58 | -------- | 125.33 | 0 | 1 | −.58 | 6 | 5 | 9.16 | 3 | 1 | 5.30 |
| 2,000–2,499 | 109 | 56 | 22 | 34 | 1.35 | 259.36 | 163.50 | 1 | 24 | −39.30 | [8] 200.00 | 186.83 | 1 | 1 | 6.04 | 3 | 4 | .74 | 0 | 1 | −1.83 |
| 2,500–2,999 | 31 | 16 | 9 | 7 | 126.58 | 708.11 | 349.86 | 2 | 9 | 41.55 | [8] 1,719.00 | 238.89 | 0 | 2 | −5.35 | 2 | 2 | −6.77 | 2 | 0 | 48.38 |
| 3,000–3,999 | 26 | 11 | 5 | 6 | −61.38 | 117.40 | 363.83 | 0 | 5 | −33.46 | -------- | 174.00 | 0 | 0 | .00 | 3 | 1 | 14.89 | 0 | 2 | −30.00 |

See footnotes at end of table.

TABLE 29.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in all liabilities, in mortgages on owned homes and other real estate, and in notes owed banks or individuals, and average amounts reported, by income, 30 analysis units in 23 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All liabilities [3] |  |  |  |  |  | Mortgages on owned homes or owned home farms |  |  |  |  | Mortgages on other real estate |  |  | Notes owed banks |  |  | Notes owed individuals |  |  |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
|  |  | Families having— |  |  |  |  |  | Families having [6]— |  |  |  |  | Families having [6]— |  |  | Families having [6]— |  |  | Families having [6]— |  |  |
|  |  | Any change | Net increase | Net decrease | Average [4] net change | Average [5] net increase | Average [5] net decrease | Net increase | Net decrease | Average [4] net change | Average [7] net increase | Average [7] net decrease | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| VILLAGES—continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Middle Atlantic and North Central* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 3,042 | 1,534 | 974 | 560 | 40.66 | 250.07 | 214.08 | 56 | 279 | −1.42 | 942.84 | 204.78 | 18 | 30 | 2.91 | 192 | 105 | 12.11 | 90 | 75 | 1.71 |
| 250–499 | 84 | 43 | 42 | 1 | 55.04 | 122.50 | [8] 521.00 | 2 | 1 | 8.74 | [8] 385.00 | [8] 36.00 | 0 | 0 | .00 | 10 | 1 | 11.46 | 4 | 1 | 2.71 |
| 500–749 | 360 | 184 | 154 | 30 | 54.08 | 151.06 | 126.50 | 5 | 15 | −2.17 | 472.20 | 209.53 | 0 | 2 | −.31 | 16 | 8 | 7.74 | 18 | 2 | 6.19 |
| 750–999 | 572 | 283 | 194 | 89 | 34.28 | 144.41 | 94.45 | 7 | 36 | 1.53 | 624.86 | 97.17 | 0 | 2 | −1.94 | 37 | 14 | 8.81 | 18 | 9 | 4.47 |
| 1,000–1,249 | 575 | 295 | 178 | 117 | 46.04 | 233.75 | 129.36 | 12 | 60 | −5.26 | 964.25 | 243.27 | 7 | 5 | 7.26 | 35 | 14 | 21.67 | 21 | 16 | 5.04 |
| 1,250–1,499 | 461 | 265 | 160 | 105 | 45.51 | 229.49 | 149.87 | 11 | 53 | 2.11 | 788.18 | 145.19 | 2 | 5 | −.06 | 36 | 18 | 8.71 | 14 | 13 | 2.93 |
| 1,500–1,749 | 283 | 142 | 88 | 54 | 77.17 | 366.38 | 192.61 | 9 | 29 | 22.63 | 1,136.44 | 131.90 | 2 | 2 | −5.48 | 17 | 11 | 31.84 | 6 | 7 | 2.40 |
| 1,750–1,999 | 235 | 121 | 61 | 60 | 28.57 | 344.36 | 238.18 | 1 | 31 | −9.21 | [8] 3,310.00 | 176.58 | 1 | 5 | 13.78 | 14 | 13 | 6.73 | 1 | 9 | −12.11 |
| 2,000–2,499 | 253 | 111 | 58 | 53 | −1.35 | 432.48 | 479.72 | 5 | 31 | −13.67 | 1,300.20 | 321.29 | 1 | 1 | −22.93 | 17 | 11 | 12.92 | 6 | 10 | 6.62 |
| 2,500–2,999 | 118 | 51 | 26 | 25 | 76.84 | 683.88 | 348.56 | 3 | 10 | 3.86 | 1,062.00 | 273.00 | 2 | 3 | 57.66 | 6 | 9 | −6.58 | 1 | 4 | 2.37 |
| 3,000–3,999 | 70 | 26 | 9 | 17 | 15.40 | 1,248.00 | 597.29 | 1 | 9 | −45.18 | [8] 1,828.00 | 554.56 | 3 | 1 | 98.25 | 4 | 4 | −16.40 | 1 | 2 | −19.43 |
| 4,000–4,999 | 21 | 9 | 2 | 7 | −82.14 | [8] 665.00 | 436.43 | 0 | 4 | −56.43 | ---------- | 296.25 | 0 | 2 | −30.95 | 0 | 2 | −17.00 | 0 | 1 | −47.62 |
| 5,000–9,999 | 10 | 4 | 2 | 2 | −411.00 | [8] 70.00 | [8] 2,125.00 | 0 | 0 | .00 | ---------- | -------- | 0 | 2 | −300.00 | 0 | 0 | .00 | 0 | 1 | −150.00 |
| *Plains and Mountain* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| All incomes | 1,103 | 653 | 411 | 242 | 65.88 | 294.63 | 200.13 | 32 | 128 | 5.43 | 872.75 | 171.37 | 5 | 12 | 6.88 | 76 | 41 | 12.51 | 52 | 21 | 7.09 |
| 250–499 | 31 | 19 | 18 | 1 | 97.61 | 169.56 | [8] 26.00 | 1 | 0 | 22.10 | [8] 685.00 | -------- | 0 | 1 | −.84 | 3 | 0 | 13.74 | 1 | 0 | 1.94 |
| 500–749 | 126 | 73 | 59 | 14 | 81.64 | 183.93 | 40.36 | 2 | 10 | .30 | [8] 325.00 | 61.20 | 0 | 0 | .00 | 7 | 2 | 10.25 | 11 | 0 | 13.18 |
| 750–999 | 182 | 110 | 74 | 36 | 66.09 | 198.92 | 74.78 | 2 | 10 | 2.06 | [8] 544.00 | 71.30 | 1 | 0 | .82 | 12 | 1 | 17.49 | 14 | 4 | 11.85 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,000-1,249 | 155 | 94 | 60 | 34 | 86.11 | 287.43 | 114.68 | 5 | 20 | 25.68 | 1,419.00 | 155.80 | 2 | 0 | 7.10 | 9 | 5 | −1.32 | 7 | 2 | 10.44 |
| 1,250-1,499 | 171 | 100 | 64 | 36 | 68.20 | 259.66 | 137.67 | 7 | 16 | 19.24 | 790.86 | 140.38 | 0 | 2 | −.98 | 12 | 7 | 17.19 | 3 | 2 | 6.12 |
| 1,500-1,749 | 131 | 89 | 53 | 36 | 54.71 | 297.87 | 239.44 | 5 | 20 | 7.44 | 976.80 | 195.50 | 1 | 2 | −5.93 | 8 | 8 | 14.01 | 6 | 7 | −4.39 |
| 1,750-1,999 | 87 | 55 | 34 | 21 | 63.87 | 323.12 | 258.52 | 3 | 17 | −16.44 | 872.67 | 238.12 | 0 | 4 | −8.22 | 9 | 5 | 19.42 | 2 | 1 | 4.14 |
| 2,000-2,499 | 125 | 66 | 36 | 30 | 133.06 | 676.83 | 257.80 | 5 | 18 | −3.48 | 594.40 | 189.28 | 1 | 0 | 72.00 | 10 | 3 | 33.95 | 5 | 3 | 6.83 |
| 2,500-2,999 | 38 | 20 | 5 | 15 | −16.24 | 573.60 | 232.33 | 1 | 8 | 9.08 | [8] 1,700.00 | 169.38 | 0 | 0 | .00 | 2 | 5 | −17.97 | 0 | 2 | −7.24 |
| 3,000-3,999 | 36 | 17 | 7 | 10 | 4.92 | 585.57 | 392.20 | 1 | 5 | −28.69 | [8] 700.00 | 346.60 | 0 | 3 | −27.22 | 4 | 2 | 68.88 | 3 | 0 | 25.55 |
| 4,000-4,999 | 12 | 6 | 1 | 5 | −135.42 | [8] 500.00 | 425.00 | 0 | 3 | −27.50 | -------- | 110.00 | 0 | 0 | .00 | 0 | 2 | −83.34 | 0 | 0 | .00 |
| 5,000-9,999 | 9 | 4 | 0 | 4 | −553.11 | -------- | 1,244.50 | 0 | 1 | −51.67 | -------- | [8] 465.00 | 0 | 0 | .00 | 0 | 1 | −266.66 | 0 | 0 | .00 |
| *Pacific* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,471 | 895 | 584 | 311 | 74.92 | 294.36 | 198.40 | 42 | 212 | .81 | 942.02 | 181.02 | 11 | 26 | 8.43 | 106 | 47 | 10.26 | 55 | 35 | 4.68 |
| 250-499 | 28 | 12 | 10 | 2 | 32.68 | 100.80 | [8] 46.50 | 0 | 0 | .00 | -------- | -------- | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 1 | 1.07 |
| 500-749 | 107 | 54 | 46 | 8 | 35.14 | 183.04 | 582.50 | 4 | 5 | 13.70 | 462.00 | 76.40 | 0 | 1 | −42.05 | 5 | 1 | 9.91 | 5 | 0 | 13.55 |
| 750-999 | 186 | 114 | 90 | 24 | 82.87 | 188.18 | 63.42 | 8 | 14 | 25.41 | 791.25 | 114.64 | 1 | 0 | 4.29 | 12 | 4 | 3.02 | 7 | 4 | 6.28 |
| 1,000-1,249 | 211 | 129 | 82 | 47 | 60.63 | 219.99 | 111.60 | 7 | 16 | 15.65 | 805.57 | 146.06 | 2 | 2 | 4.93 | 12 | 4 | 4.63 | 10 | 8 | 2.23 |
| 1,250-1,499 | 204 | 126 | 83 | 43 | 57.13 | 216.61 | 147.09 | 6 | 32 | −6.38 | 483.33 | 131.31 | 1 | 3 | −2.35 | 14 | 3 | 11.22 | 7 | 4 | 6.24 |
| 1,500-1,749 | 202 | 135 | 88 | 47 | 95.35 | 307.97 | 166.79 | 7 | 43 | .31 | 998.71 | 161.14 | 1 | 2 | 10.76 | 21 | 8 | 16.75 | 9 | 3 | 6.94 |
| 1,750-1,999 | 174 | 114 | 69 | 45 | 36.39 | 248.54 | 240.38 | 1 | 26 | −25.67 | [8] 884.00 | 205.81 | 1 | 3 | 6.84 | 10 | 7 | −5.61 | 4 | 4 | −14.37 |
| 2,000-2,499 | 208 | 117 | 68 | 49 | 68.92 | 370.41 | 221.47 | 3 | 39 | −17.57 | 1,441.67 | 204.62 | 1 | 6 | −2.49 | 19 | 11 | 24.02 | 4 | 8 | 2.96 |
| 2,500-2,999 | 100 | 62 | 34 | 28 | 101.66 | 515.47 | 262.86 | 5 | 23 | 13.01 | 1,354.60 | 237.91 | 2 | 7 | −18.87 | 10 | 5 | 18.45 | 7 | 1 | 33.14 |
| 3,000-3,999 | 51 | 32 | 14 | 18 | 305.36 | 1,611.64 | 388.28 | 1 | 14 | −4.76 | [8] 3,875.00 | 294.14 | 2 | 2 | 285.99 | 3 | 4 | 18.66 | 1 | 2 | −6.67 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2,100 | 1,249 | 842 | 407 | 79.63 | 300.35 | 210.40 | 42 | 154 | 12.50 | 1,398.05 | 210.75 | 12 | 28 | 1.16 | 103 | 33 | 17.57 | 100 | 41 | 8.08 |
| 250-499 | 63 | 41 | 32 | 9 | 49.97 | 105.84 | 26.56 | 2 | 0 | 11.64 | [8] 366.50 | -------- | 0 | 0 | .00 | 1 | 0 | .79 | 2 | 1 | 4.84 |
| 500-749 | 236 | 126 | 107 | 19 | 64.85 | 153.48 | 58.79 | 3 | 4 | 6.86 | 583.33 | 32.75 | 0 | 0 | .00 | 9 | 0 | 4.91 | 11 | 2 | 3.47 |
| 750-999 | 257 | 153 | 95 | 58 | 39.61 | 149.11 | 68.69 | 3 | 11 | 7.31 | 857.67 | 63.27 | 1 | 1 | .91 | 8 | 2 | 4.74 | 7 | 4 | 5.78 |
| 1,000-1,249 | 274 | 145 | 112 | 33 | 54.74 | 170.24 | 123.30 | 2 | 9 | 1.12 | [8] 737.00 | 129.78 | 0 | 1 | −.46 | 10 | 6 | 5.72 | 10 | 3 | 6.48 |
| 1,250-1,499 | 286 | 188 | 125 | 63 | 101.16 | 293.60 | 123.30 | 9 | 21 | 46.91 | 1,837.89 | 148.86 | 1 | 2 | 1.44 | 7 | 1 | 4.36 | 18 | 7 | 12.59 |
| 1,500-1,749 | 249 | 134 | 93 | 41 | 66.89 | 251.78 | 164.90 | 1 | 18 | .21 | [8] 3,367.00 | 184.11 | 2 | 2 | 3.88 | 14 | 1 | 8.97 | 10 | 4 | 5.76 |
| 1,750-1,999 | 173 | 109 | 74 | 35 | 112.28 | 367.05 | 221.06 | 5 | 14 | 25.95 | 1,348.60 | 160.86 | 2 | 1 | 11.10 | 11 | 2 | 15.21 | 14 | 3 | 20.44 |
| 2,000-2,499 | 245 | 155 | 97 | 58 | 100.74 | 387.05 | 221.78 | 8 | 28 | 13.39 | 1,220.38 | 231.46 | 1 | 4 | −2.62 | 17 | 9 | 31.81 | 12 | 6 | 6.35 |
| 2,500-2,999 | 124 | 83 | 54 | 29 | 131.03 | 503.72 | 377.69 | 3 | 16 | 2.32 | 1,599.67 | 281.94 | 4 | 6 | 39.63 | 14 | 2 | 31.35 | 8 | 2 | 16.13 |
| 3,000-3,999 | 117 | 69 | 34 | 35 | 95.62 | 674.12 | 335.23 | 6 | 19 | 52.09 | 1,829.17 | 256.89 | 1 | 3 | 3.50 | 5 | 3 | 13.38 | 6 | 3 | 12.51 |
| 4,000-4,999 | 40 | 25 | 12 | 13 | 112.40 | 910.42 | 494.54 | 0 | 6 | −37.40 | -------- | 249.33 | 0 | 3 | −42.50 | 6 | 4 | 201.25 | 0 | 2 | −18.00 |
| 5,000-9,999 | 36 | 21 | 7 | 14 | 55.72 | 1,997.86 | 855.64 | 0 | 8 | −122.19 | -------- | 549.88 | 0 | 5 | −109.72 | 1 | 3 | 152.80 | 2 | 4 | −7.89 |
| *Southeast—Negro families* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 972 | 558 | 437 | 121 | 18.45 | 55.27 | 51.36 | 3 | 44 | −2.56 | 285.67 | 76.16 | 0 | 1 | −.01 | 15 | 3 | 1.55 | 25 | 13 | .31 |

**See footnotes at end of table.**

TABLE 29.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in all liabilities, in mortgages on owned homes and other real estate, and in notes owed banks or individuals, and average amounts reported, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All liabilities [3] | | | | | | Mortgages on owned homes or owned home farms | | | | | Mortgages on other real estate | | | Notes owed banks | | | Notes owed individuals | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having [6]— | | | | | Families having [6]— | | | Families having [6]— | | | Families having [6]— | | |
| | | Any change | Net increase | Net decrease | Average [4] net change | Average [5] net increase | Average [5] net decrease | Net increase | Net decrease | Average [4] net change | Average [7] net increase | Average [7] net decrease | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| FARMS | | | | | | | | | | | | | | | | | | | | | |
| *Vermont* | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 537 | 340 | 180 | 160 | 2.26 | 318.58 | 350.81 | 14 | 112 | −56.17 | 765.43 | 364.98 | 0 | 3 | −3.07 | 42 | 51 | 11.96 | 36 | 24 | 11.44 |
| 0–249 | 10 | 6 | 6 | 0 | 218.80 | 364.67 | -------- | 2 | 1 | 62.80 | [8] 350.00 | [8] 72.00 | 0 | 0 | .00 | 1 | 0 | 30.00 | 0 | 1 | −15.00 |
| 250–499 | 28 | 23 | 21 | 2 | 215.78 | 294.86 | [8] 75.00 | 0 | 3 | −5.71 | -------- | 53.33 | 0 | 0 | .00 | 4 | 0 | 82.32 | 4 | 0 | 49.92 |
| 500–749 | 82 | 50 | 37 | 13 | 113.28 | 346.14 | 270.62 | 5 | 8 | −4.55 | 615.20 | 431.12 | 0 | 0 | .00 | 12 | 5 | 48.20 | 9 | 4 | 17.41 |
| 750–999 | 111 | 67 | 40 | 27 | 62.26 | 349.02 | 261.11 | 2 | 18 | −29.34 | [8] 995.00 | 291.50 | 0 | 0 | .00 | 6 | 6 | 15.52 | 8 | 4 | 30.75 |
| 1,000–1,249 | 94 | 54 | 28 | 26 | −4.52 | 195.75 | 227.15 | 1 | 20 | −39.13 | [8] 1,100.00 | 238.95 | 0 | 1 | −.53 | 3 | 10 | −11.55 | 7 | 3 | 8.96 |
| 1,250–1,499 | 74 | 45 | 20 | 25 | −9.53 | 365.15 | 320.32 | 1 | 19 | −59.22 | [8] 2,100.00 | 341.16 | 0 | 0 | .00 | 5 | 10 | 3.34 | 4 | 5 | −4.46 |
| 1,500–1,749 | 49 | 32 | 11 | 21 | −59.65 | 355.45 | 325.38 | 2 | 11 | −32.73 | [8] 575.00 | 250.36 | 0 | 1 | −2.04 | 6 | 6 | 3.41 | 1 | 3 | 6.00 |
| 1,750–1,999 | 44 | 29 | 8 | 21 | −260.91 | 247.38 | 640.90 | 0 | 13 | −208.00 | -------- | 704.00 | 0 | 1 | −34.09 | 2 | 4 | −6.39 | 1 | 2 | −9.09 |
| 2,000–2,499 | 34 | 25 | 9 | 16 | −98.65 | 391.56 | 429.88 | 1 | 12 | −153.38 | [8] 600.00 | 484.58 | 0 | 0 | .00 | 2 | 6 | −12.18 | 2 | 0 | 19.12 |
| 2,500–2,999 | 11 | 9 | 0 | 9 | −393.36 | -------- | 480.78 | 0 | 7 | −269.81 | -------- | 424.00 | 0 | 0 | .00 | 1 | 4 | −44.27 | 0 | 2 | −90.91 |
| *New Jersey* | | | | | | | | | | | | | | | | | | | | | |
| All income | 497 | 321 | 205 | 116 | 89.46 | 460.94 | 431.31 | 10 | 30 | −3.15 | 1,578.40 | 578.33 | 2 | 1 | 8.08 | 58 | 94 | −10.39 | 39 | 24 | 16.50 |
| 0–249 | 11 | 11 | 11 | 0 | 571.00 | 571.00 | -------- | 0 | 0 | .00 | -------- | -------- | 0 | 0 | .00 | 3 | 0 | 354.55 | 2 | 0 | 27.27 |
| 250–499 | 36 | 26 | 23 | 3 | 363.24 | 592.22 | 181.33 | 1 | 1 | −4.44 | [8] 40.00 | [8] 200.00 | 1 | 0 | 103.00 | 10 | 4 | 85.66 | 9 | 0 | 64.66 |
| 500–749 | 41 | 31 | 27 | 4 | 371.65 | 572.63 | 55.75 | 3 | 1 | 172.85 | 2,373.33 | [8] 33.00 | 0 | 0 | .00 | 8 | 3 | 35.76 | 7 | 1 | 56.34 |
| 750–999 | 49 | 32 | 27 | 5 | 225.41 | 434.26 | 136.00 | 2 | 1 | 14.28 | [8] 500.00 | [8] 300.00 | 1 | 0 | 9.18 | 8 | 5 | 52.03 | 3 | 3 | 26.24 |
| 1,000–1,249 | 73 | 42 | 32 | 10 | 130.01 | 404.53 | 345.40 | 1 | 2 | 8.49 | [8] 140.00 | [8] 390.00 | 0 | 0 | .00 | 8 | 11 | 54.59 | 6 | 1 | 17.47 |
| 1,250–1,499 | 53 | 29 | 18 | 11 | 40.24 | 250.89 | 216.64 | 0 | 3 | −15.47 | -------- | 273.33 | 0 | 0 | .00 | 7 | 11 | −.47 | 4 | 3 | 5.09 |
| 1,500–1,749 | 51 | 31 | 21 | 10 | 123.18 | 494.81 | 410.90 | 0 | 3 | −65.10 | -------- | 1,106.67 | 0 | 0 | .00 | 8 | 11 | 32.57 | 4 | 3 | 80.43 |
| 1,750–1,999 | 50 | 36 | 17 | 19 | −87.18 | 261.88 | 463.74 | 1 | 4 | −14.00 | [8] 2,000.00 | 675.00 | 0 | 0 | .00 | 1 | 14 | −145.40 | 1 | 2 | −10.00 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2,000-2,499 | 62 | 38 | 13 | 25 | −86.55 | 622.31 | 538.24 | 1 | 6 | −69.27 | [8] 1,000.00 | 882.50 | 0 | 0 | .00 | 3 | 19 | −84.60 | 2 | 3 | −6.29 |
| 2,500-2,999 | 33 | 21 | 10 | 11 | 16.48 | 536.50 | 438.27 | 1 | 3 | 60.42 | [8] 3,224.00 | 410.00 | 0 | 0 | .00 | 2 | 8 | −71.84 | 1 | 4 | −28.79 |
| 3,000-3,999 | 38 | 24 | 6 | 18 | −260.66 | 274.33 | 641.72 | 0 | 6 | −70.31 | ---------- | 445.33 | 0 | 1 | −3.79 | 0 | 8 | −181.58 | 0 | 4 | −48.21 |
| *Pennsylvania-Ohio* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2,254 | 1,024 | 392 | 632 | −64.33 | 325.71 | 431.44 | 23 | 285 | −48.71 | 1,066.70 | 471.38 | 2 | 12 | −2.62 | 103 | 206 | −11.31 | 95 | 156 | −10.12 |
| 0-249 | 21 | 12 | 11 | 1 | 519.33 | 997.73 | [8] 69.00 | 1 | 1 | 66.67 | [8] 1,500.00 | [8] 100.00 | 0 | 0 | .00 | 4 | 0 | 192.85 | 4 | 0 | 204.76 |
| 250-499 | 100 | 51 | 46 | 5 | 191.08 | 425.13 | 89.60 | 5 | 3 | 28.20 | 600.00 | 60.00 | 0 | 0 | .00 | 9 | 3 | 29.75 | 20 | 3 | 52.86 |
| 500-749 | 209 | 73 | 55 | 18 | 18.97 | 209.58 | 420.17 | 3 | 7 | −2.12 | 428.00 | 246.86 | 0 | 0 | .00 | 15 | 6 | 18.57 | 9 | 3 | −16.72 |
| 750-999 | 304 | 117 | 76 | 41 | 40.43 | 243.42 | 151.41 | 5 | 20 | .89 | 915.00 | 215.25 | 0 | 1 | −.82 | 24 | 11 | 16.60 | 15 | 5 | 6.99 |
| 1,000-1,249 | 294 | 125 | 59 | 66 | −23.36 | 161.25 | 248.21 | 1 | 26 | −16.41 | [8] 400.00 | 201.00 | 0 | 2 | −12.75 | 17 | 26 | 3.15 | 11 | 19 | −6.72 |
| 1,250-1,499 | 312 | 143 | 55 | 88 | −11.83 | 359.13 | 266.41 | 2 | 32 | −17.38 | [8] 2,825.00 | 346.06 | 2 | 2 | 7.60 | 10 | 33 | −11.12 | 17 | 21 | 7.63 |
| 1,500-1,749 | 267 | 121 | 32 | 89 | −58.56 | 275.50 | 274.73 | 3 | 41 | −48.21 | 191.67 | 327.98 | 0 | 0 | .00 | 10 | 25 | −8.17 | 7 | 19 | 3.09 |
| 1,750-1,999 | 197 | 90 | 16 | 74 | −105.33 | 252.88 | 335.08 | 0 | 35 | −54.11 | ---------- | 304.60 | 0 | 0 | .00 | 2 | 23 | −23.74 | 2 | 23 | −26.15 |
| 2,000-2,499 | 254 | 133 | 27 | 106 | −132.41 | 423.96 | 425.28 | 1 | 46 | −78.76 | [8] 850.00 | 453.37 | 0 | 2 | −1.46 | 5 | 39 | −25.58 | 7 | 31 | −26.80 |
| 2,500-2,999 | 135 | 72 | 9 | 63 | −198.91 | 966.22 | 564.27 | 1 | 33 | −131 87 | [8] 2,700.00 | 621.27 | 0 | 2 | −10.37 | 4 | 17 | −28.47 | 1 | 15 | −39.58 |
| 3,000-3,999 | 116 | 58 | 5 | 53 | −360.31 | 890.20 | 872.58 | 1 | 24 | −148.06 | [8] 4,000.00 | 882.33 | 0 | 1 | −2.16 | 2 | 16 | −147.24 | 1 | 12 | −56.90 |
| 4,000-4,999 | 26 | 15 | 1 | 14 | −696.37 | [8] 400.00 | 1,321.86 | 0 | 10 | −444.22 | ---------- | 1,155.00 | 0 | 0 | .00 | 0 | 4 | −134.61 | 1 | 3 | −109.61 |
| 5,000-9,999 | 19 | 14 | 0 | 14 | −1,259.47 | ---------- | 1,709.29 | 0 | 7 | −712.63 | ---------- | 1,934.29 | 0 | 2 | −118.42 | 1 | 3 | −58.68 | 0 | 2 | −289.47 |
| *Michigan-Wisconsin* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,067 | 556 | 320 | 236 | 62.27 | 425.99 | 296.08 | 20 | 116 | −27.88 | 1,293.75 | 479.52 | 2 | 4 | 1.17 | 113 | 62 | 36.50 | 75 | 51 | 19.64 |
| 0-249 | 13 | 10 | 9 | 1 | 494.54 | 724.33 | [8] 90.00 | 0 | 0 | .00 | ---------- | ---------- | 0 | 0 | .00 | 3 | 0 | 122.31 | 4 | 0 | 186.54 |
| 50-499 | 53 | 35 | 35 | 0 | 313.00 | 474.00 | ---------- | 5 | 1 | 143.80 | 1,534.40 | [8] 50.00 | 1 | 0 | 1.89 | 10 | 0 | 53.02 | 8 | 0 | 37.88 |
| 500-749 | 115 | 55 | 47 | 8 | 128.69 | 334.13 | 113.12 | 0 | 3 | −6.52 | ---------- | 250.00 | 0 | 0 | .00 | 24 | 5 | 66.66 | 8 | 1 | 12.98 |
| 750-999 | 176 | 89 | 57 | 32 | 109.26 | 396.35 | 105.09 | 6 | 9 | 34.66 | 1,234.67 | 145.44 | 0 | 0 | .00 | 21 | 7 | 25.16 | 17 | 2 | 24.61 |
| 1,000-1,249 | 196 | 96 | 61 | 35 | 65.10 | 297.95 | 154.74 | 2 | 16 | −8.54 | [8] 625.00 | 182.69 | 0 | 0 | .00 | 12 | 9 | 14.50 | 12 | 11 | 15.66 |
| 1,250-1,499 | 169 | 80 | 41 | 39 | 10.81 | 273.88 | 241.08 | 0 | 17 | −25.44 | ---------- | 253.00 | 0 | 1 | −.59 | 16 | 15 | 13.53 | 12 | 10 | 8.32 |
| 1,500-1,749 | 115 | 59 | 25 | 34 | 64.36 | 583.20 | 211.12 | 0 | 15 | −121.57 | ---------- | 932.00 | 0 | 0 | .00 | 12 | 9 | 120.75 | 8 | 7 | 49.78 |
| 1,750-1,999 | 80 | 43 | 16 | 27 | −2.84 | 417.75 | 255.96 | 3 | 13 | −30.03 | 533.33 | 307.85 | 0 | 1 | − 1.25 | 4 | 4 | 24.43 | 2 | 8 | −4.62 |
| 2,000-2,499 | 95 | 57 | 23 | 34 | 47.11 | 931.04 | 498.18 | 3 | 19 | −37.68 | 2,566.67 | 593.68 | 1 | 1 | 17.37 | 8 | 10 | 15.04 | 3 | 7 | 19.32 |
| 2,500-2,999 | 25 | 14 | 2 | 12 | −373.84 | [8] 867.00 | 923.33 | 0 | 10 | −369.00 | ---------- | 922.50 | 0 | 0 | .00 | 0 | 2 | −24.00 | 1 | 2 | −20.00 |
| 3,000-3,999 | 30 | 18 | 4 | 14 | −249.93 | 273.75 | 613.79 | 1 | 13 | −251.97 | [8] 245.00 | 600.31 | 0 | 1 | −10.00 | 3 | 1 | 21.66 | 0 | 3 | −15.83 |
| *Illinois-Iowa* | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,642 | 1,064 | 633 | 431 | 80.96 | 477.69 | 393.14 | 18 | 134 | −13.17 | 2,333.61 | 474.87 | 9 | 10 | 28.43 | 229 | 185 | 21.68 | 127 | 110 | .68 |
| 0-249 | 26 | 17 | 15 | 2 | 250.92 | 480.40 | [8] 341.00 | 0 | 2 | −14.69 | ---------- | [8] 191.00 | 0 | 0 | .00 | 7 | 0 | 157.07 | 3 | 1 | −8.08 |
| 250-499 | 106 | 77 | 70 | 7 | 154.51 | 248.70 | 147.29 | 3 | 3 | 5.85 | 308.33 | 101.67 | 0 | 0 | .00 | 21 | 2 | 63.78 | 12 | 4 | 18.79 |
| 500-749 | 206 | 154 | 121 | 33 | 131.33 | 284.30 | 222.58 | 1 | 11 | −10.35 | [8] 1,000.00 | 284.82 | 1 | 1 | 1.70 | 43 | 15 | 53.75 | 34 | 6 | 29.87 |
| 750-999 | 258 | 164 | 115 | 49 | 90.32 | 280.33 | 182.35 | 2 | 22 | −3.40 | [8] 1,925.00 | 214.82 | 1 | 2 | 1.28 | 39 | 17 | 33.11 | 24 | 12 | 11.31 |
| 1,000-1,249 | 252 | 157 | 108 | 49 | 282.70 | 752.41 | 204.47 | 4 | 15 | 35.59 | 3,180.00 | 250.00 | 2 | 2 | 74.52 | 39 | 20 | 82.32 | 17 | 9 | 4.75 |
| 1,250-1,499 | 207 | 125 | 68 | 57 | 89.59 | 480.40 | 258.49 | 0 | 14 | −14.58 | ---------- | 215.64 | 1 | 0 | 25.60 | 25 | 28 | 38.55 | 15 | 8 | .28 |
| 1,500-1,749 | 161 | 99 | 50 | 49 | 28.00 | 378.08 | 293.80 | 2 | 16 | −7.22 | [8] 1,415.00 | 249.50 | 1 | 0 | .35 | 20 | 21 | 13.77 | 9 | 18 | 2.11 |
| 1,750-1,999 | 110 | 72 | 32 | 40 | 40.74 | 619.41 | 383.48 | 2 | 10 | −18.88 | [8] 2,340.00 | 675.70 | 1 | 0 | 46.67 | 11 | 13 | 22.02 | 4 | 14 | −30.05 |
| 2,000-2,499 | 139 | 84 | 30 | 54 | −98.37 | 376.03 | 462.11 | 0 | 12 | −35.55 | ---------- | 411.83 | 0 | 3 | −10.93 | 13 | 26 | −36.82 | 3 | 13 | −27.38 |
| 2,500-2,999 | 78 | 50 | 12 | 38 | −57.60 | 1,084.00 | 460.55 | 2 | 7 | 21.86 | [8] 2,700.00 | 527.86 | 1 | 0 | 53.84 | 5 | 19 | −98.17 | 1 | 12 | −60.72 |
| 3,000-3,999 | 63 | 37 | 7 | 30 | −193.48 | 1,029.71 | 646.57 | 1 | 10 | −65.69 | [8] 4,000.00 | 813.90 | 0 | 1 | −3.17 | 4 | 11 | −45.86 | 2 | 10 | −78.49 |
| 4,000-4,999 | 16 | 11 | 2 | 9 | 135.06 | [8] 6,045.00 | 1,103.22 | 1 | 4 | 186.50 | [8] 6,600.00 | 904.00 | 0 | 1 | −62.50 | 1 | 6 | −306.25 | 2 | 0 | 343.75 |
| 5,000-9,999 | 20 | 17 | 3 | 14 | −545.50 | 4,757.33 | 1,798.71 | 0 | 8 | −858.85 | ---------- | 2,147.12 | 1 | 0 | 762.50 | 1 | 7 | −382.50 | 1 | 3 | −1.70 |

See footnotes at end of table.

TABLE 29.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in all liabilities, in mortgages on owned homes and other real estate, and in notes owed banks or individuals, and average amounts reported, by income, 30 analysis units in 23 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All liabilities[3] | | | | | | Mortgages on owned homes or owned home farms | | | | | Mortgages on other real estate | | | Notes owed banks | | | Notes owed individuals | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having[6]— | | | | | Families having[6]— | | | Families having[6]— | | | Families having[6]— | | |
| | | Any change | Net increase | Net decrease | Average[4] net change | Average[5] net increase | Average[5] net decrease | Net increase | Net decrease | Average[4] net change | Average[7] net increase | Average[7] net decrease | Net increase | Net decrease | Average[4] net change | Net increase | Net decrease | Average[4] net change | Net increase | Net decrease | Average[4] net change |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| FARMS—continued | | | | | | | | | | | | | | | | | | | | | |
| *North Dakota-Kansas* | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All income classes | 1,088 | 851 | 735 | 116 | 410.56 | 666.58 | 372.83 | 99 | 54 | 86.81 | 1,187.39 | 427.80 | 11 | 2 | 9.93 | 428 | 60 | 151.32 | 167 | 32 | 47.99 |
| Net losses | 104 | 99 | 95 | 4 | 1,297.93 | 1,445.59 | 586.25 | 27 | 5 | 400.05 | 1,556.33 | 83.20 | 4 | 0 | 50.48 | 68 | 2 | 437.55 | 29 | 2 | 134.60 |
| Net incomes | 984 | 752 | 640 | 112 | 316.75 | 550.94 | 365.21 | 72 | 49 | 53.70 | 1,049.04 | 462.96 | 7 | 2 | 5.64 | 360 | 58 | 121.07 | 138 | 30 | 38.84 |
| 0–249 | 89 | 85 | 83 | 2 | 858.17 | 921.31 | [8] 42.50 | 10 | 1 | 219.10 | 1,962.70 | [8] 125.00 | 2 | 0 | 28.09 | 62 | 1 | 317.05 | 26 | 1 | 101.05 |
| 250–499 | 165 | 151 | 148 | 3 | 467.03 | 524.21 | 174.33 | 23 | 3 | 81.43 | 593.22 | 69.33 | 1 | 0 | 1.99 | 85 | 8 | 175.04 | 27 | 4 | 49.00 |
| 500–749 | 185 | 153 | 145 | 8 | 370.43 | 482.32 | 176.00 | 12 | 3 | 54.98 | 952.92 | 421.33 | 0 | 1 | −.81 | 83 | 3 | 179.30 | 28 | 2 | 36.44 |
| 750–999 | 177 | 138 | 117 | 21 | 244.36 | 430.03 | 336.29 | 13 | 10 | 2.02 | 532.69 | 656.70 | 1 | 0 | 2.26 | 68 | 14 | 103.60 | 29 | 6 | 45.81 |
| 1,000–1,249 | 106 | 75 | 56 | 19 | 215.62 | 469.39 | 180.53 | 6 | 6 | 60.49 | 1,258.33 | 189.67 | 1 | 1 | 16.23 | 25 | 7 | 49.22 | 13 | 4 | 26.45 |
| 1,250–1,499 | 89 | 51 | 38 | 13 | 118.42 | 368.05 | 265.08 | 1 | 5 | −4.00 | [8] 1,000.00 | 271.20 | 1 | 0 | 6.18 | 13 | 8 | 28.66 | 7 | 2 | 22.10 |
| 1,500–1,749 | 62 | 38 | 21 | 17 | 151.76 | 656.86 | 257.94 | 3 | 7 | 60.52 | 1,700.00 | 192.57 | 1 | 0 | 3.22 | 10 | 7 | 44.18 | 2 | 5 | −2.53 |
| 1,750–1,999 | 39 | 25 | 16 | 9 | 266.15 | 943.56 | 524.11 | 1 | 5 | 142.61 | [8] 8,000.00 | 487.60 | 0 | 0 | .00 | 7 | 4 | 67.82 | 2 | 1 | 11.79 |
| 2,000–2,499 | 33 | 14 | 7 | 7 | −61.30 | 711.57 | 1,000.57 | 1 | 5 | −169.36 | [8] 1,000.00 | 1,317.80 | 0 | 0 | .00 | 4 | 0 | 41.52 | 2 | 1 | 52.82 |
| 2,500–2,999 | 23 | 13 | 6 | 7 | −68.17 | 496.67 | 649.71 | 1 | 3 | −17.48 | [8] 850.00 | 417.33 | 0 | 0 | .00 | 2 | 4 | −86.91 | 1 | 2 | −8.70 |
| 3,000–3,999 | 16 | 9 | 3 | 6 | −195.00 | 391.67 | 715.83 | 1 | 1 | [9] .00 | [8] 400.00 | [8] 400.00 | 0 | 0 | .00 | 1 | 2 | −125.00 | 1 | 2 | −20.31 |
| *South Dakota-Montana-Colorado* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 447 | 329 | 206 | 123 | 56.90 | 410.31 | 480.40 | 28 | 69 | 14.89 | 1,500.64 | 512.46 | 1 | 5 | −1.42 | 105 | 57 | −15.59 | 54 | 25 | 14.98 |
| 0–249 | 31 | 25 | 20 | 5 | 207.39 | 428.40 | 427.80 | 5 | 2 | 26.71 | 535.60 | [8] 925.00 | 1 | 0 | 2.52 | 11 | 3 | 72.42 | 5 | 1 | 30.26 |
| 250–499 | 60 | 46 | 37 | 9 | 165.84 | 451.97 | 752.44 | 3 | 7 | −22.18 | 933.33 | 590.14 | 0 | 0 | .00 | 21 | 3 | 115.23 | 11 | 4 | 18.16 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 500-749 | 75 | 48 | 40 | 8 | 240.30 | 484.50 | 169.62 | 3 | 3 | 65.70 | 1,883.33 | 240.67 | 0 | 0 | .00 | 22 | 5 | 70.53 | 11 | 5 | 23.31 |
| 750-999 | 84 | 66 | 43 | 23 | 76.96 | 336.88 | 348.74 | 4 | 14 | −50.51 | 350.00 | 403.07 | 0 | 0 | .00 | 21 | 9 | 68.46 | 10 | 2 | 11.19 |
| 1,000-1,249 | 56 | 40 | 27 | 13 | 108.34 | 408.00 | 380.69 | 5 | 7 | 28.22 | 860.00 | 388.57 | 0 | 0 | .00 | 13 | 8 | 2.95 | 5 | 0 | 14.73 |
| 1,250-1,499 | 45 | 36 | 15 | 21 | −136.60 | 349.67 | 542.48 | 2 | 15 | 219.66 | [8] 9,150.00 | 561.00 | 0 | 2 | −5.89 | 8 | 8 | −423.42 | 6 | 1 | 57.47 |
| 1,500-1,749 | 23 | 15 | 5 | 10 | −23.78 | 341.00 | 225.20 | 1 | 2 | −14.22 | [8] 180.00 | [8] 253.50 | 0 | 0 | .00 | 2 | 6 | −26.08 | 0 | 2 | −9.78 |
| 1,750-1,999 | 25 | 18 | 8 | 10 | 19.68 | 526.25 | 371.80 | 2 | 5 | 64.40 | [8] 1,605.00 | 320.00 | 0 | 1 | −8.00 | 4 | 6 | −25.68 | 3 | 2 | −4.80 |
| 2,000-2,499 | 26 | 21 | 9 | 12 | −66.58 | 294.33 | 365.00 | 2 | 9 | −73.92 | [8] 1,675.00 | 585.78 | 0 | 2 | −9.62 | 3 | 4 | .38 | 1 | 4 | −9.04 |
| 2,500-2,999 | 13 | 7 | 0 | 7 | −583.38 | | 1,083.43 | 0 | 2 | −76.92 | | [8] 500.00 | 0 | 0 | .00 | 0 | 3 | −400.00 | 1 | 2 | −65.38 |
| 3,000-3,999 | 9 | 7 | 2 | 5 | −664.89 | [8] 270.50 | 1,305.00 | 1 | 3 | −372.22 | [8] 150.00 | 1,166.67 | 0 | 0 | .00 | 0 | 2 | −205.56 | 1 | 2 | [9] .00 |
| *Washington-Oregon* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 948 | 502 | 274 | 228 | 23.55 | 350.23 | 322.95 | 14 | 152 | −31.01 | 1.620.36 | 342.61 | 3 | 2 | 5.51 | 70 | 64 | 9.16 | 51 | 39 | 6.82 |
| 0-249 | 17 | 12 | 10 | 2 | 159.53 | 282.00 | [8] 54.00 | 1 | 2 | 14.88 | [8] 375.00 | [8] 61.00 | 0 | 0 | .00 | 2 | 0 | 33.53 | 6 | 0 | 59.42 |
| 250-499 | 63 | 29 | 24 | 5 | 76.51 | 214.00 | 63.20 | 0 | 1 | −.16 | | [8] 10.00 | 0 | 1 | −4.76 | 9 | 2 | 32.07 | 6 | 1 | 17.06 |
| 500-749 | 142 | 75 | 57 | 18 | 70.46 | 208.65 | 104.83 | 1 | 12 | −5.90 | [8] 250.00 | 90.67 | 1 | 0 | 11.97 | 10 | 4 | 5.96 | 14 | 4 | 16.68 |
| 750-999 | 117 | 64 | 44 | 20 | 59.29 | 212.32 | 120.25 | 4 | 15 | −2.63 | 571.00 | 172.80 | 0 | 0 | .00 | 12 | 7 | 14.40 | 8 | 4 | 20.18 |
| 1,000-1,249 | 120 | 61 | 31 | 30 | 8.52 | 217.13 | 190.27 | 2 | 19 | −27.32 | [8] 168.00 | 190.21 | 0 | 0 | .00 | 14 | 6 | 22.59 | 4 | 6 | −1.30 |
| 1,250-1,499 | 113 | 48 | 16 | 32 | −49.33 | 240.69 | 294.53 | 0 | 20 | −60.40 | | 341.25 | 0 | 0 | .00 | 4 | 7 | −5.10 | 4 | 6 | 14.05 |
| 1,500-1,749 | 100 | 53 | 19 | 34 | −31.37 | 285.37 | 251.74 | 0 | 20 | −62.11 | | 310.55 | 1 | 0 | 13.00 | 4 | 9 | −2.34 | 3 | 6 | 9.80 |
| 1,750-1,999 | 72 | 46 | 22 | 24 | 9.28 | 433.14 | 369.21 | 5 | 16 | 35.91 | 1,288.00 | 240.94 | 0 | 0 | .00 | 3 | 9 | −24.15 | 1 | 3 | −30.55 |
| 2,000-2,499 | 102 | 53 | 24 | 29 | −22.80 | 426.62 | 433.28 | 0 | 21 | −113.89 | | 553.19 | 0 | 0 | .00 | 7 | 7 | 53.72 | 2 | 4 | −1.62 |
| 2,500-2,999 | 42 | 25 | 14 | 11 | −4.26 | 386.14 | 507.73 | 0 | 11 | −48.65 | | 185.73 | 0 | 0 | .00 | 3 | 7 | −19.76 | 1 | 2 | −5.95 |
| 3,000-3,999 | 46 | 27 | 12 | 15 | 234.08 | 1,854.00 | 765.33 | 1 | 9 | 121.73 | [8] 13,000.00 | 822.22 | 1 | 1 | 54.89 | 2 | 5 | −26.24 | 2 | 2 | 7.72 |
| 4,000-4,999 | 14 | 9 | 1 | 8 | −242.00 | [8] 3,345.00 | 841.62 | 0 | 6 | −478.58 | | 1,116.67 | 0 | 0 | .00 | 0 | 1 | −3.07 | 0 | 1 | −35.71 |
| *Oregon—part-time* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 383 | 253 | 124 | 129 | 8.37 | 244.19 | 209.87 | 9 | 123 | −39.11 | 1,151.89 | 206.08 | 3 | 3 | 2.79 | 17 | 11 | 4.98 | 12 | 5 | 1.58 |
| *California* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 888 | 475 | 261 | 214 | 83.80 | 825.11 | 658.60 | 20 | 120 | −55.50 | 2,295.30 | 793.20 | 9 | 10 | 43.90 | 95 | 52 | 35.78 | 41 | 22 | 20.13 |
| 0-249 | 20 | 14 | 12 | 2 | 342.75 | 675.33 | [8] 624.50 | 2 | 0 | 71.30 | [8] 713.00 | | 0 | 1 | −60.00 | 7 | 0 | 243.75 | 2 | 0 | 22.50 |
| 250-499 | 51 | 29 | 27 | 2 | 284.93 | 556.74 | [8] 250.00 | 3 | 2 | 26.08 | 583.33 | [8] 210.00 | 1 | 0 | 4.90 | 7 | 0 | 69.32 | 7 | 0 | 46.27 |
| 500-749 | 74 | 40 | 37 | 3 | 221.59 | 445.57 | 29.33 | 2 | 1 | 31.76 | [8] 1,325.00 | [8] 300.00 | 2 | 0 | 20.27 | 7 | 0 | 42.21 | 6 | 0 | 50.06 |
| 750-999 | 87 | 45 | 32 | 13 | 179.57 | 549.78 | 151.54 | 0 | 5 | −10.63 | | 185.00 | 0 | 1 | −2.30 | 14 | 3 | 167.18 | 2 | 1 | −31.61 |
| 1,000-1,249 | 71 | 31 | 24 | 7 | 209.67 | 676.83 | 193.86 | 2 | 4 | 134.38 | [8] 5,250.00 | 239.75 | 0 | 0 | .00 | 7 | 1 | 51.12 | 1 | 0 | 2.82 |
| 1,250-1,499 | 93 | 53 | 30 | 23 | 158.85 | 711.53 | 285.74 | 2 | 11 | 9.89 | [8] 2,500.00 | 370.91 | 2 | 2 | −9.80 | 18 | 2 | 85.88 | 3 | 4 | 21.23 |
| 1,500-1,749 | 91 | 44 | 21 | 23 | −33.60 | 404.14 | 501.96 | 0 | 14 | −71.10 | | 462.21 | 0 | 1 | −1.74 | 3 | 4 | −15.16 | 4 | 6 | 6.18 |
| 1,750-1,999 | 76 | 40 | 13 | 27 | 386.13 | 3,248.31 | 477.04 | 0 | 13 | −99.41 | | 581.23 | 2 | 0 | 478.91 | 4 | 8 | −27.83 | 4 | 3 | 23.58 |
| 2,000-2,499 | 137 | 74 | 30 | 44 | −61.88 | 447.50 | 497.77 | 1 | 26 | −67.87 | [8] 5,500.00 | 569.15 | 0 | 1 | −.98 | 8 | 14 | −27.39 | 6 | 4 | −.21 |
| 2,500-2,999 | 79 | 45 | 18 | 27 | 105.34 | 1,631.11 | 779.19 | 4 | 16 | −73.91 | 2,250.00 | 927.44 | 0 | 2 | −8.37 | 10 | 9 | 67.15 | 2 | 2 | 125.44 |
| 3,000-3,999 | 66 | 36 | 15 | 21 | .44 | 1,369.93 | 977.14 | 3 | 13 | −30.00 | 3,026.67 | 850.77 | 0 | 1 | −1.82 | 8 | 7 | −26.07 | 4 | 2 | −4.47 |
| 4,000-4,999 | 24 | 12 | 1 | 11 | −585.53 | [8] 4,000.00 | 1,641.18 | 0 | 6 | −456.24 | | 1,825.00 | 1 | 1 | 125.00 | 0 | 3 | −248.04 | 0 | 0 | .00 |
| 5,000-9,999 | 19 | 12 | 1 | 11 | −1,092.94 | [8] 2,500.00 | 2,115.09 | 1 | 9 | −1,148.73 | [8] 1,000.00 | 2,536.22 | 1 | 0 | 63.95 | 2 | 1 | 194.73 | 0 | 0 | .00 |

**See footnotes at end of table.**

TABLE 29.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in all liabilities, in mortgages on owned homes and other real estate, and in notes owed banks or individuals, and average amounts reported, by income, 30 analysis units in 23 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All liabilities [3] | | | | | | Mortgages on owned homes or owned home farms | | | | | Mortgages on other real estate | | | Notes owed banks | | | Notes owed individuals | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having [6]— | | | | | Families having [6]— | | | Families having [6]— | | | Families having [6]— | | |
| | | Any change | Net increase | Net decrease | Average [4] net change | Average [5] net increase | Average [5] net decrease | Net increase | Net decrease | Average [4] net change | Average [7] net increase | Average [7] net decrease | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change | Net increase | Net decrease | Average [4] net change |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| FARMS—continued | | | | | | | | | | | | | | | | | | | | | |
| *N. C. self-sufficing counties—white operators* | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 607 | 239 | 130 | 109 | −3.78 | 61.34 | 94.24 | 1 | 22 | −4.57 | [8] 150.00 | 133.00 | 1 | 1 | 0.82 | 5 | 9 | −0.81 | 25 | 28 | −2.73 |
| *N. C.-S. C.—white operators* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,944 | 1,168 | 711 | 457 | 26.28 | 250.53 | 277.97 | 35 | 238 | −28.08 | 685.14 | 330.18 | 15 | 10 | 6.64 | 98 | 55 | 6.26 | 141 | 56 | 10.75 |
| 0–249 | 22 | 18 | 18 | 0 | 160.04 | 195.61 | -------- | 1 | 0 | 13.64 | [8] 300.00 | -------- | 0 | 0 | .00 | 1 | 0 | 8.36 | 2 | 0 | 12.27 |
| 250–499 | 123 | 87 | 80 | 7 | 77.76 | 129.32 | 111.71 | 1 | 3 | −6.76 | [8] 27.00 | 286.00 | 0 | 0 | .00 | 9 | 1 | 6.37 | 19 | 2 | 16.95 |
| 500–749 | 237 | 151 | 124 | 27 | 95.68 | 211.40 | 130.96 | 3 | 12 | −8.93 | 183.33 | 222.17 | 0 | 0 | .00 | 25 | 1 | 15.51 | 28 | 7 | 40.00 |
| 750–999 | 284 | 166 | 120 | 46 | 43.75 | 143.48 | 104.22 | 2 | 15 | −6.44 | [8] 112.50 | 136.87 | 1 | 0 | 3.52 | 14 | 7 | 7.39 | 21 | 5 | 11.03 |
| 1,000–1,249 | 271 | 161 | 99 | 62 | 68.90 | 249.54 | 97.29 | 5 | 16 | 11.78 | 1,241.40 | 188.38 | 2 | 1 | 3.32 | 13 | 6 | 13.61 | 23 | 11 | 11.97 |
| 1,250–1,499 | 237 | 136 | 72 | 64 | 17.43 | 182.88 | 141.20 | 4 | 31 | −7.96 | 465.00 | 120.84 | 0 | 2 | −1.75 | 6 | 6 | 2.47 | 15 | 8 | 5.62 |
| 1,500–1,749 | 177 | 108 | 56 | 52 | 34.35 | 333.29 | 242.00 | 5 | 32 | −31.36 | 790.60 | 296.97 | 3 | 0 | 26.84 | 5 | 7 | −.47 | 8 | 3 | 3.70 |
| 1,750–1,999 | 121 | 72 | 33 | 39 | 46.05 | 425.12 | 216.85 | 5 | 24 | −21.93 | 710.00 | 258.50 | 2 | 0 | 27.28 | 3 | 5 | 11.89 | 6 | 4 | 7.52 |
| 2,000–2,499 | 204 | 118 | 51 | 67 | 1.99 | 332.14 | 246.76 | 5 | 42 | −34.92 | 859.60 | 271.90 | 1 | 2 | 2.76 | 7 | 7 | 3.96 | 9 | 9 | 8.39 |
| 2,500–2,999 | 105 | 54 | 25 | 29 | −82.38 | 293.64 | 551.41 | 1 | 21 | −130.11 | [8] 360.00 | 667.71 | 1 | 0 | 4.76 | 7 | 5 | −11.24 | 6 | 1 | 18.33 |
| 3,000–3,999 | 95 | 60 | 24 | 36 | −7.74 | 594.08 | 416.47 | 2 | 27 | −80.17 | [8] 575.00 | 324.67 | 4 | 2 | 46.72 | 5 | 4 | 14.75 | 4 | 1 | 9.72 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4,000-4,999 | 42 | 22 | 7 | 15 | −18.05 | 1,604.86 | 799.47 | 1 | 8 | −105.59 | [8] 1,500.00 | 741.88 | 1 | 1 | 104.28 | 2 | 3 | 10.48 | 0 | 3 | −61.12 |
| 5,000-9,999 | 26 | 15 | 2 | 13 | −838.83 | [8] 245.00 | 1,715.38 | 0 | 7 | −399.80 | ---------- | 1,485.00 | 0 | 2 | −250.00 | 1 | 3 | −64.11 | 0 | 2 | −84.61 |
| *Ga.-Miss.—white operators* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,257 | 562 | 337 | 225 | −17.23 | 249.59 | 470.11 | 17 | 105 | −50.08 | 454.94 | 673.30 | 4 | 5 | 6.26 | 49 | 46 | 6.40 | 69 | 60 | −4.43 |
| 0-249 | 8 | 3 | 3 | 0 | 123.62 | 329.67 | ---------- | 0 | 0 | .00 | ---------- | ---------- | 0 | 0 | .00 | 1 | 0 | 37.50 | 0 | 0 | .00 |
| 250-499 | 168 | 75 | 68 | 7 | 38.09 | 97.96 | 37.29 | 0 | 1 | −.05 | ---------- | [8] 8.00 | 0 | 0 | .00 | 8 | 0 | 8.34 | 18 | 5 | 13.35 |
| 500-749 | 300 | 116 | 80 | 36 | 22.33 | 139.41 | 123.72 | 6 | 14 | −5.03 | 168.17 | 179.93 | 0 | 0 | .00 | 10 | 5 | 8.64 | 20 | 16 | 4.91 |
| 750-999 | 240 | 101 | 71 | 30 | 32.15 | 161.37 | 124.67 | 3 | 9 | .65 | 343.33 | 97.00 | 0 | 0 | .00 | 8 | 5 | 3.10 | 15 | 7 | 4.24 |
| 1,000-1,249 | 142 | 61 | 35 | 26 | 23.74 | 251.06 | 208.31 | 4 | 12 | −2.75 | 405.00 | 167.50 | 0 | 1 | −.35 | 4 | 10 | −11.21 | 6 | 4 | −.95 |
| 1,250-1,499 | 102 | 36 | 21 | 15 | 13.47 | 237.71 | 241.20 | 2 | 10 | −12.91 | [8] 787.50 | 289.20 | 0 | 1 | −.68 | 7 | 1 | 28.10 | 3 | 4 | −2.65 |
| 1,500-1,749 | 62 | 33 | 13 | 20 | 57.05 | 606.46 | 217.35 | 1 | 9 | −5.97 | [8] 1,500.00 | 207.78 | 1 | 1 | 9.68 | 1 | 3 | −10.06 | 4 | 4 | 45.65 |
| 1,750-1,999 | 45 | 22 | 3 | 19 | −125.24 | 107.00 | 313.53 | 0 | 5 | −34.45 | ---------- | 310.00 | 0 | 1 | −8.44 | 1 | 3 | −10.44 | 0 | 6 | −54.11 |
| 2,000-2,499 | 41 | 26 | 14 | 12 | 73.83 | 527.07 | 362.67 | 0 | 6 | −72.97 | ---------- | 498.67 | 1 | 0 | 112.19 | 3 | 5 | −11.73 | 1 | 2 | −5.49 |
| 2,500-2,999 | 45 | 27 | 14 | 13 | 147.42 | 840.79 | 395.15 | 1 | 9 | −66.49 | [8] 1,000.00 | 443.56 | 1 | 0 | 73.89 | 1 | 3 | 23.02 | 1 | 2 | 27.78 |
| 3,000-3,999 | 38 | 24 | 7 | 17 | −234.65 | 482.43 | 723.18 | 0 | 9 | −165.63 | ---------- | 699.33 | 0 | 1 | −30.26 | 2 | 5 | −48.55 | 0 | 3 | −89.86 |
| 4,000-4,999 | 24 | 13 | 3 | 10 | −299.58 | 435.67 | 849.70 | 0 | 6 | −193.75 | ---------- | 775.00 | 1 | 0 | 41.50 | 1 | 2 | −27.08 | 1 | 3 | −133.33 |
| 5,000-9,999 | 28 | 15 | 1 | 14 | −798.03 | [8] 75.00 | 1,601.43 | 0 | 9 | −587.03 | ---------- | 1,826.33 | 0 | 0 | .00 | 0 | 3 | −100.00 | 0 | 3 | −157.14 |
| 10,000-19,999 | 14 | 10 | 4 | 6 | −1,237.35 | 1,989.50 | 4,213.50 | 0 | 6 | −1,757.84 | ---------- | 4,101.67 | 0 | 0 | .00 | 2 | 1 | 540.85 | 0 | 1 | −21.43 |
| *N. C.-S. C.—Negro operators* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 433 | 294 | 183 | 111 | 12.44 | 97.19 | 111.72 | 1 | 28 | −10.87 | [8] 275.00 | 177.96 | 1 | 3 | −.24 | 14 | 9 | 1.22 | 41 | 24 | 6.07 |
| 0-249 | 28 | 22 | 17 | 5 | 50.93 | 98.12 | 48.40 | 0 | 0 | .00 | ---------- | ---------- | 0 | 0 | .00 | 1 | 1 | −3.93 | 7 | 0 | 14.89 |
| 250-499 | 112 | 76 | 65 | 11 | 49.15 | 91.23 | 38.64 | 1 | 1 | 1.38 | [8] 275.00 | [8] 120.00 | 1 | 0 | 1.96 | 5 | 0 | 7.03 | 11 | 1 | 5.09 |
| 500-749 | 108 | 68 | 45 | 23 | 23.39 | 89.62 | 65.52 | 0 | 6 | −6.39 | ---------- | 115.00 | 0 | 0 | .00 | 1 | 2 | −.67 | 11 | 6 | 9.11 |
| 750-999 | 84 | 56 | 27 | 29 | −6.42 | 83.33 | 96.17 | 0 | 5 | −11.17 | ---------- | 187.60 | 0 | 1 | −1.19 | 2 | 4 | −3.67 | 7 | 9 | 5.55 |
| 1,000-1,249 | 54 | 41 | 19 | 22 | −20.87 | 141.00 | 173.00 | 0 | 10 | −32.55 | ---------- | 175.80 | 0 | 1 | −1.85 | 1 | 2 | −1.33 | 5 | 4 | 11.89 |
| 1,250-1,499 | 24 | 16 | 4 | 12 | −35.83 | 158.00 | 124.33 | 0 | 3 | −27.25 | ---------- | 218.00 | 0 | 0 | .00 | 1 | 0 | 4.33 | 0 | 3 | −16.80 |
| 1,500-1,999 | 23 | 15 | 6 | 9 | −67.22 | 99.00 | 237.78 | 0 | 3 | −35.79 | ---------- | 274.33 | 0 | 1 | −5.43 | 3 | 0 | 8.70 | 0 | 1 | −2.09 |
| *Ga.-Miss.—Negro operators* | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 511 | 240 | 146 | 94 | 7.36 | 104.92 | 122.97 | 5 | 19 | −.01 | 525.40 | 138.63 | 1 | 0 | 2.82 | 9 | 5 | 1.89 | 38 | 28 | −3.54 |
| 0-249 | 31 | 18 | 18 | 0 | 88.87 | 153.06 | ---------- | 1 | 0 | 19.35 | [8] 600.00 | ---------- | 0 | 0 | .00 | 2 | 0 | 17.10 | 5 | 0 | 15.13 |
| 250-499 | 178 | 75 | 61 | 14 | 14.64 | 59.62 | 73.57 | 1 | 3 | −.87 | [8] 80.00 | 78.33 | 0 | 0 | .00 | 3 | 1 | 1.56 | 16 | 7 | 1.57 |
| 500-749 | 147 | 74 | 44 | 30 | 14.60 | 108.27 | 87.27 | 2 | 6 | 4.88 | [8] 748.50 | 130.00 | 0 | 0 | .00 | 1 | 1 | −.41 | 12 | 8 | 1.86 |
| 750-999 | 91 | 37 | 13 | 24 | −4.70 | 147.69 | 97.83 | 1 | 3 | −3.03 | [8] 450.00 | 242.00 | 0 | 0 | .00 | 3 | 1 | 6.04 | 2 | 3 | .33 |
| 1,000-1,249 | 47 | 27 | 9 | 18 | −23.89 | 220.22 | 172.50 | 0 | 4 | −6.64 | ---------- | 78.00 | 1 | 0 | 30.64 | 0 | 1 | −3.83 | 3 | 6 | −25.74 |
| 1,250-1,499 | 17 | 9 | 1 | 8 | −129.29 | [8] 260.00 | 307.25 | 0 | 3 | −34.18 | ---------- | 193.67 | 0 | 0 | .00 | 0 | 1 | −8.82 | 0 | 4 | −97.05 |

See footnotes at end of table.

TABLE 29.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in all liabilities, in mortgages on owned homes and other real estate, and in notes owed banks or individuals, and average amounts reported, by income, 30 analysis units in 23 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All liabilities[3] | | | | | | Mortgages on owned homes or owned home farms | | | | | Mortgages on other real estate | | | Notes owed banks | | | Notes owed individuals | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average[4] net change | Average[5] net increase | Average[5] net decrease | Families having[6]— | | Average[4] net change | Average[7] net increase | Average[7] net decrease | Families having[6]— | | Average[4] net change | Families having[6]— | | Average[4] net change | Families having[6]— | | Average[4] net change |
| | | Any change | Net increase | Net decrease | | | | Net increase | Net decrease | | | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| SOUTHEAST SHARECROPPERS | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* |
| N. C.-S. C.—white families | 630 | 332 | 213 | 119 | 13.16 | 83.65 | 80.05 | 0 | 0 | 0.00 | ---- | ---- | 0 | 0 | 0.00 | 4 | 9 | −1.53 | 27 | 16 | 2.10 |
| Ga.-Miss.—white families | 481 | 205 | 185 | 20 | 20.51 | 57.09 | 34.75 | 0 | 0 | .00 | ---- | ---- | 0 | 0 | .00 | 8 | 2 | 1.43 | 36 | 2 | 4.60 |
| N. C.-S. C.—Negro families | 640 | 290 | 177 | 113 | 2.64 | 55.28 | 71.65 | 0 | 0 | .00 | ---- | ---- | 0 | 1 | −.16 | 5 | 3 | .22 | 22 | 14 | .87 |
| Ga.-Miss.—Negro families | 624 | 195 | 151 | 44 | 4.67 | 40.08 | 71.32 | 0 | 0 | .00 | ---- | ---- | 0 | 0 | .00 | 1 | 1 | −.02 | 26 | 7 | 1.31 |

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[1] See Glossary for a discussion of the transactions included in each item.

[2] See table 24, footnote 2. For data by income for columns 3-8 for Oregon—part-time, North Carolina self-sufficing counties, and Southeast small-city and village Negro families and white and Negro sharecroppers see table 31.

[3] See table 30 for counts and averages for items included in this total in addition to those given in this table.

[4] Averages are based on the number of families in each class (column 2), regardless of whether they had any net change in liabilities. These averages will be positive (increase) when for the group aggregate increases exceeded aggregate decreases, or negative (decrease) when aggregate decreases exceeded aggregate increases. Negative averages are indicated by a minus sign.

[5] Averages are based on the corresponding number of families in each class having a net increase or a net decrease in liabilities (column 4 or 5).

[6] The number of families having any net change may be obtained by adding the number having net increases and the number having net decreases.

[7] Averages are based on the corresponding number of families in each class having a net increase or a net decrease in mortgages on owned homes or owned home farms (column 9 or 10).

[8] Average based on fewer than 3 cases.

[9] The aggregate increase was exactly balanced by the aggregate decrease.

TABLE 30.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in rents, taxes, charge accounts, and other bills owed, and in balances owed on installment purchases, and average amounts reported, by income, 30 analysis units in 23 States,[2] 1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Rents owed | | | Taxes due | | | Charge accounts owed | | | Other bills owed | | | Balances owed on installment purchases | | | | | | Other liabilities[7] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having[3]— Net increase | Families having[3]— Net decrease | Average net change[4] | Families having[3]— Net increase | Families having[3]— Net decrease | Average net change[4] | Families having[3]— Net increase | Families having[3]— Net decrease | Average net change[4] | Families having[3]— Net increase | Families having[3]— Net decrease | Average net change[4] | Families owing balances at end of year[5] | Families having[3]— Net increase | Families having[3]— Net decrease | Average net change[4] | Average net increase[6] | Average net decrease[6] | Families having[3]— Net increase | Families having[3]— Net decrease | Average net change[4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| SMALL CITIES | | | | | | | | | | | | | | | | | | | | | | |
| *North Central* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 3,118 | 76 | 28 | 0.86 | 139 | 48 | 0.52 | 313 | 80 | 4.77 | 304 | 84 | 5.43 | 484 | 446 | 174 | 13.74 | 139.55 | 111.49 | 16 | 2 | 0.58 |
| 250–499 | 61 | 9 | 0 | 8.57 | 6 | 0 | 3.79 | 15 | 0 | 28.57 | 14 | 0 | 31.85 | 2 | 2 | 0 | .49 | [8] 15.00 | --------- | 0 | 0 | .00 |
| 500–749 | 229 | 22 | 3 | 4.18 | 20 | 1 | 2.85 | 38 | 3 | 12.79 | 40 | 0 | 15.65 | 25 | 25 | 6 | 8.72 | 92.48 | 52.67 | 1 | 0 | .08 |
| 750–999 | 408 | 23 | 7 | 1.58 | 25 | 7 | 1.32 | 63 | 10 | 8.59 | 58 | 5 | 11.31 | 69 | 65 | 12 | 8.48 | 69.97 | 90.58 | 3 | 0 | .47 |
| 1,000–1,249 | 467 | 7 | 6 | .32 | 24 | 10 | .03 | 53 | 15 | 3.69 | 58 | 19 | 5.00 | 82 | 77 | 29 | 12.81 | 105.78 | 74.62 | 0 | 0 | .00 |
| 1,250–1,499 | 425 | 8 | 5 | .27 | 18 | 8 | .57 | 38 | 15 | 4.26 | 46 | 20 | 6.30 | 77 | 72 | 31 | 21.57 | 159.96 | 75.81 | 3 | 1 | .09 |
| 1,500–1,749 | 343 | 4 | 3 | −.22 | 15 | 7 | .30 | 33 | 12 | 1.36 | 20 | 14 | 3.05 | 66 | 61 | 30 | 18.87 | 170.82 | 131.60 | 1 | 0 | .03 |
| 1,750–1,999 | 282 | 1 | 3 | −.10 | 7 | 9 | −1.47 | 20 | 8 | 2.88 | 30 | 12 | 2.80 | 57 | 50 | 19 | 20.54 | 161.18 | 119.37 | 2 | 0 | 2.19 |
| 2,000–2,249 | 215 | 0 | 1 | −.14 | 9 | 1 | 1.05 | 12 | 7 | −1.29 | 10 | 4 | −.32 | 30 | 29 | 9 | 20.22 | 194.52 | 143.67 | 0 | 0 | .00 |
| 2,250–2,499 | 163 | 0 | 0 | .00 | 2 | 2 | −.26 | 11 | 2 | 5.20 | 9 | 4 | 2.82 | 24 | 18 | 18 | 11.15 | 220.11 | 119.17 | 2 | 0 | 1.86 |
| 2,500–2,999 | 198 | 0 | 0 | .00 | 10 | 1 | 3.33 | 17 | 3 | 5.69 | 13 | 5 | −2.85 | 31 | 29 | 10 | 14.17 | 147.93 | 148.40 | 2 | 0 | 1.40 |
| 3,000–3,999 | 201 | 2 | 0 | 2.11 | 2 | 1 | .10 | 9 | 3 | 2.98 | 5 | 1 | .30 | 16 | 15 | 9 | 2.86 | 175.73 | 228.89 | 1 | 0 | 1.00 |
| 4,000–4,999 | 64 | 0 | 0 | .00 | 1 | 0 | .12 | 0 | 1 | −9.38 | 0 | 0 | .00 | 3 | 1 | 0 | 2.76 | [8] 177.00 | --------- | 1 | 0 | 6.33 |
| 5,000–9,999 | 62 | 0 | 0 | .00 | 0 | 1 | −10.13 | 4 | 1 | 2.94 | 1 | 0 | 1.05 | 2 | 2 | 1 | 3.52 | [8] 251.00 | [8] 284.00 | 0 | 1 | −4.03 |

See footnotes at end of table.

TABLE 30.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in rents, taxes, charge accounts, and other bills owed, and in balances owed on installment purchases, and average amounts reported, by income, 30 analysis units in 23 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Rents owed | | | Taxes due | | | Charge accounts owed | | | Other bills owed | | | Balances owed on installment purchases | | | | | | Other liabilities [7] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families owing balances at end of year [5] | Families having [3]— | | Average net change [4] | Average net increase [6] | Average net decrease [6] | Families having [3]— | | Average net change [4] |
| | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| SMALL CITIES—continued | | | | | | | | | | | | | | | | | | | | | | |
| *Plains and Mountain* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 1,311 | 16 | 5 | 0.45 | 88 | 27 | 0.67 | 144 | 47 | 4.98 | 204 | 50 | 12.14 | 399 | 356 | 146 | 35.68 | 185.89 | 132.97 | 17 | 0 | 1.17 |
| 250–499 | 16 | 1 | 0 | 1.88 | 1 | 1 | 4.75 | 5 | 0 | 25.00 | 3 | 0 | 6.69 | 3 | 3 | 2 | 3.81 | 38.67 | [8] 27.50 | 0 | 0 | .00 |
| 500–749 | 73 | 2 | 0 | 1.64 | 3 | 1 | 1.29 | 18 | 2 | 18.59 | 20 | 2 | 25.71 | 16 | 16 | 5 | 18.36 | 101.12 | 55.60 | 0 | 0 | .00 |
| 750–999 | 122 | 4 | 1 | 2.31 | 8 | 1 | .37 | 16 | 2 | 9.12 | 34 | 3 | 25.51 | 39 | 37 | 7 | 30.87 | 117.95 | 85.57 | 5 | 0 | 2.42 |
| 1,000–1,249 | 171 | 4 | 0 | 1.05 | 25 | 4 | 4.00 | 22 | 7 | 6.37 | 38 | 9 | 14.60 | 57 | 51 | 7 | 32.88 | 125.59 | 112.00 | 1 | 0 | .19 |
| 1,250–1,499 | 164 | 2 | 1 | .55 | 10 | 7 | −4.05 | 16 | 8 | −1.69 | 32 | 4 | 19.73 | 49 | 48 | 17 | 41.44 | 174.98 | 94.35 | 3 | 0 | 1.41 |
| 1,500–1,749 | 181 | 2 | 0 | .36 | 10 | 4 | .42 | 17 | 0 | 12.13 | 22 | 7 | 12.36 | 64 | 56 | 26 | 42.19 | 189.23 | 113.92 | 2 | 0 | .04 |
| 1,750–1,999 | 155 | 1 | 1 | −.19 | 13 | 3 | 1.98 | 17 | 5 | 8.34 | 16 | 8 | 1.08 | 48 | 39 | 23 | 30.85 | 203.08 | 136.39 | 1 | 0 | 1.40 |
| 2,000–2,249 | 116 | 0 | 1 | −.43 | 7 | 2 | 3.80 | 14 | 8 | 3.19 | 14 | 7 | 7.68 | 44 | 38 | 8 | 58.08 | 210.16 | 156.00 | 3 | 0 | 2.69 |
| 2,250–2,499 | 82 | 0 | 1 | −1.10 | 1 | 1 | −2.60 | 5 | 4 | 5.72 | 8 | 1 | 10.58 | 21 | 19 | 12 | 40.37 | 279.53 | 166.75 | 0 | 0 | .00 |
| 2,500–2,999 | 110 | 0 | 0 | .00 | 5 | 1 | .31 | 6 | 2 | .44 | 12 | 5 | 2.40 | 32 | 25 | 23 | 15.05 | 235.84 | 184.35 | 1 | 0 | .26 |
| 3,000–3,999 | 90 | 0 | 0 | .00 | 3 | 0 | 2.31 | 7 | 8 | −16.68 | 2 | 4 | −8.06 | 18 | 17 | 12 | 23.83 | 243.47 | 166.17 | 1 | 0 | 4.49 |
| 4,000–4,999 | 31 | 0 | 0 | .00 | 2 | 2 | −6.74 | 1 | 1 | −.81 | 3 | 0 | 44.81 | 8 | 7 | 4 | 94.03 | 489.57 | 128.00 | 0 | 0 | .00 |
| *Pacific* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,500 | 22 | 12 | .63 | 181 | 63 | 1.43 | 208 | 51 | 7.35 | 232 | 83 | 10.12 | 512 | 453 | 172 | 45.01 | 204.57 | 146.25 | 27 | 9 | 3.91 |
| 250–499 | 12 | 1 | 0 | 5.00 | 2 | 1 | −2.33 | 4 | 0 | 33.58 | 3 | 0 | 24.33 | 2 | 2 | 0 | 30.25 | [8] 181.50 | -------- | 0 | 0 | .00 |
| 500–749 | 63 | 4 | 0 | 3.54 | 10 | 2 | .67 | 13 | 0 | 9.60 | 15 | 0 | 36.35 | 8 | 8 | 3 | 4.28 | 43.75 | 26.67 | 1 | 1 | .05 |
| 750–999 | 115 | 5 | 1 | 3.28 | 17 | 3 | 12.27 | 15 | 1 | 7.45 | 29 | 6 | 15.42 | 40 | 36 | 10 | 48.30 | 165.47 | 40.30 | 3 | 0 | 8.87 |
| 1,000–1,249 | 191 | 4 | 4 | .27 | 30 | 5 | 4.18 | 34 | 7 | 11.55 | 44 | 8 | 15.83 | 65 | 53 | 19 | 29.40 | 123.91 | 50.16 | 6 | 1 | 6.41 |
| 1,250–1,499 | 181 | 1 | 4 | −1.01 | 22 | 7 | .49 | 32 | 6 | 7.06 | 32 | 15 | 14.69 | 66 | 63 | 17 | 49.52 | 166.71 | 90.53 | 0 | 0 | .00 |
| 1,500–1,749 | 172 | 2 | 1 | .17 | 20 | 5 | 4.06 | 21 | 5 | 7.24 | 31 | 14 | 14.68 | 60 | 54 | 24 | 45.86 | 215.59 | 156.46 | 3 | 1 | .15 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,750-1,999 | 174 | 0 | 1 | −.26 | 17 | 10 | 1.57 | 31 | 10 | 5.24 | 27 | 12 | 9.67 | 72 | 60 | 25 | 65.59 | 247.55 | 137.60 | 4 | 0 | .75 |
| 2,000-2,249 | 144 | 2 | 0 | 1.22 | 16 | 8 | 4.41 | 17 | 10 | 6.40 | 14 | 8 | 9.19 | 62 | 58 | 18 | 64.27 | 203.34 | 141.00 | 4 | 3 | 19.04 |
| 2,250-2,499 | 109 | 1 | 1 | −.28 | 15 | 6 | −2.72 | 11 | 3 | 7.56 | 16 | 6 | 16.97 | 38 | 34 | 14 | 53.73 | 234.21 | 150.50 | 2 | 0 | 3.03 |
| 2,500-2,999 | 142 | 2 | 0 | 2.04 | 16 | 8 | −4.03 | 19 | 3 | 11.67 | 10 | 5 | 3.98 | 41 | 35 | 16 | 23.96 | 231.89 | 294.62 | 3 | 1 | 2.53 |
| 3,000-3,999 | 128 | 0 | 0 | .00 | 11 | 4 | −3.66 | 11 | 3 | 4.38 | 10 | 6 | −15.68 | 39 | 32 | 18 | 41.08 | 270.12 | 188.11 | 1 | 2 | .23 |
| 4,000-4,999 | 44 | 0 | 0 | .00 | 2 | 3 | −12.09 | 0 | 2 | −5.45 | 1 | 1 | 5.57 | 14 | 14 | 5 | 72.70 | 331.21 | 287.60 | 0 | 0 | .00 |
| 5,000-9,999 | 25 | 0 | 0 | .00 | 3 | 1 | 3.88 | 0 | 1 | −8.00 | 0 | 2 | −42.00 | 5 | 4 | 3 | 19.20 | 320.50 | 267.33 | 0 | 0 | .00 |
| *Southeast—white families* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,116 | 36 | 4 | 1.67 | 68 | 16 | .60 | 131 | 17 | 5.42 | 156 | 15 | 7.53 | 388 | 339 | 147 | 23.63 | 135.94 | 134.05 | 8 | 3 | .25 |
| 250-499 | 33 | 2 | 0 | 2.73 | 7 | 0 | .54 | 6 | 0 | 7.70 | 8 | 0 | 10.85 | 12 | 12 | 1 | 9.91 | 28.08 | [8] 10.00 | 0 | 0 | .00 |
| 500-749 | 83 | 5 | 0 | .95 | 4 | 0 | .12 | 15 | 1 | 9.49 | 12 | 0 | 5.29 | 21 | 18 | 12 | 2.36 | 44.94 | 51.08 | 1 | 0 | .01 |
| 750-999 | 118 | 6 | 0 | 1.30 | 7 | 2 | .30 | 16 | 2 | 5.58 | 24 | 2 | 12.60 | 46 | 41 | 11 | 20.42 | 72.51 | 51.27 | 0 | 1 | −.25 |
| 1,000-1,249 | 153 | 11 | 3 | 4.22 | 9 | 4 | 1.47 | 20 | 4 | 5.14 | 24 | 0 | 9.97 | 61 | 55 | 22 | 24.53 | 98.40 | 75.41 | 1 | 1 | −1.04 |
| 1,250-1,499 | 136 | 3 | 0 | .96 | 8 | 1 | .55 | 13 | 1 | 5.89 | 24 | 3 | 10.15 | 61 | 55 | 17 | 36.07 | 125.56 | 117.65 | 1 | 0 | .44 |
| 1,500-1,749 | 132 | 5 | 1 | 3.71 | 13 | 3 | .49 | 16 | 1 | 6.14 | 20 | 2 | −3.74 | 54 | 43 | 19 | 45.50 | 186.70 | 106.42 | 0 | 0 | .00 |
| 1,750-1,999 | 138 | 3 | 0 | 1.81 | 7 | 2 | 1.92 | 17 | 3 | 3.27 | 18 | 2 | 8.95 | 43 | 35 | 23 | 23.22 | 189.49 | 149.04 | 1 | 0 | .47 |
| 2,000-2,249 | 106 | 0 | 0 | .00 | 6 | 2 | 3.31 | 14 | 1 | 6.79 | 13 | 1 | 9.08 | 32 | 26 | 23 | −6.52 | 140.27 | 188.61 | 2 | 1 | −.32 |
| 2,250-2,499 | 67 | 0 | 0 | .00 | 3 | 0 | 1.37 | 3 | 2 | 3.85 | 4 | 1 | 10.10 | 23 | 23 | 5 | 63.77 | 217.22 | 144.80 | 0 | 0 | .00 |
| 2,500-2,999 | 69 | 0 | 0 | .00 | 2 | 1 | −6.93 | 5 | 0 | 4.80 | 2 | 2 | −.90 | 23 | 20 | 7 | 48.34 | 256.10 | 255.14 | 2 | 0 | 5.54 |
| 3,000 or over | 81 | 1 | 0 | .27 | 2 | 1 | .14 | 6 | 2 | 2.37 | 7 | 2 | 11.00 | 12 | 11 | 7 | −16.57 | 110.91 | 366.00 | 0 | 0 | .00 |
| *Southeast—Negro families* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 475 | 54 | 6 | 2.08 | 67 | 16 | .56 | 67 | 2 | 6.22 | 64 | 6 | 3.41 | 116 | 107 | 51 | 8.91 | 69.21 | 62.20 | 7 | 0 | .32 |
| **VILLAGES** | | | | | | | | | | | | | | | | | | | | | | |
| *New England* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 743 | 12 | 12 | −.01 | 58 | 10 | 3.99 | 76 | 23 | 5.81 | 108 | 22 | 10.06 | 136 | 126 | 33 | 21.55 | 149.83 | 86.94 | 2 | 1 | .38 |
| 250-499 | 7 | 1 | 1 | 2.00 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | 0 | .00 | | | 0 | 0 | .00 |
| 500-749 | 42 | 5 | 0 | 5.55 | 7 | 0 | 4.81 | 5 | 1 | 4.81 | 10 | 1 | 13.76 | 5 | 5 | 1 | 5.45 | 50.60 | [8] 24.00 | 0 | 0 | .00 |
| 750-999 | 95 | 1 | 2 | −.48 | 8 | 3 | 2.47 | 13 | 3 | 7.22 | 19 | 3 | 20.88 | 8 | 7 | 2 | 2.44 | 44.86 | [8] 41.00 | 0 | 0 | .00 |
| 1,000-1,249 | 126 | 3 | 2 | .86 | 9 | 1 | 3.24 | 16 | 2 | 10 87 | 34 | 1 | 26.37 | 23 | 22 | 7 | 14.74 | 100.32 | 50.00 | 0 | 0 | .00 |
| 1,250-1.499 | 120 | 1 | 5 | −1.01 | 10 | 3 | .85 | 11 | 6 | 1.24 | 20 | 5 | 12.23 | 31 | 29 | 6 | 31.31 | 140.79 | 54.33 | 0 | 0 | .00 |
| 1,500-1,749 | 98 | 1 | 0 | .45 | 9 | 2 | 9.20 | 11 | 4 | 2.07 | 11 | 5 | 7.26 | 19 | 19 | 3 | 31.16 | 187.21 | 168.00 | 0 | 1 | −1.70 |
| 1,750-1,999 | 89 | 0 | 1 | −2.25 | 9 | 0 | 7.39 | 9 | 5 | 8.80 | 10 | 2 | 7.71 | 21 | 19 | 10 | 26.10 | 172.05 | 94.60 | 0 | 0 | .00 |
| 2,000-2,499 | 109 | 0 | 1 | −.37 | 4 | 1 | 2.59 | 10 | 2 | 8.40 | 4 | 4 | −2.57 | 18 | 16 | 4 | 23.52 | 200.06 | 159.25 | 2 | 0 | 4.13 |
| 2,500-2,999 | 31 | 0 | 0 | .00 | 1 | 0 | .48 | 0 | 0 | .00 | 0 | 0 | .00 | 8 | 7 | 0 | 48.29 | 213.86 | | 0 | 0 | .00 |
| 3,000-3,999 | 26 | 0 | 0 | .00 | 1 | 0 | 6.15 | 1 | 0 | .38 | 0 | 1 | −38.46 | 3 | 2 | 0 | 19.12 | [8] 248.50 | | 0 | 0 | .00 |

See footnotes at end of table.

TABLE 30.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in rents, taxes, charge accounts, and other bills owed, and in balances owed on installment purchases, and average amounts reported, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Rents owed | | | Taxes due | | | Charge accounts owed | | | Other bills owed | | | Balances owed on installment purchases | | | | | | Other liabilities | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having[3]— | | Average net change[4] | Families having[3]— | | Average net change[4] | Families having[3]— | | Average net change[4] | Families having[3]— | | Average net change[4] | Families owing balances at end of year[5] | Families having[3]— | | Average net change[4] | Average net increase[6] | Average net decrease[6] | Families having[3]— | | Average net change[4] |
| | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| VILLAGES—continued | | | | | | | | | | | | | | | | | | | | | | |
| *Middle Atlantic and North Central* | | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 3,042 | 73 | 18 | 0.64 | 187 | 65 | 0.47 | 258 | 74 | 4.03 | 377 | 98 | 7.56 | 467 | 424 | 160 | 12.12 | 129.97 | 113.94 | 14 | 4 | 0.53 |
| 250–499 | 84 | 7 | 0 | 5.17 | 23 | 1 | 5.95 | 11 | 1 | 8.83 | 16 | 0 | 5.38 | 5 | 4 | 0 | 5.49 | 115.25 | ---------- | 1 | 0 | 1.31 |
| 500–749 | 360 | 21 | 1 | 2.36 | 38 | 6 | 2.19 | 43 | 7 | 5.90 | 75 | 6 | 20.07 | 48 | 47 | 8 | 12.25 | 100.00 | 36.62 | 0 | 1 | −.14 |
| 750–999 | 572 | 28 | 6 | 1.03 | 41 | 16 | −.38 | 58 | 12 | 5.12 | 86 | 18 | 8.53 | 89 | 83 | 32 | 6.60 | 66.65 | 54.94 | 4 | 0 | .51 |
| 1,000–1,249 | 575 | 10 | 4 | .50 | 31 | 17 | .94 | 43 | 20 | 3.52 | 75 | 27 | 2.98 | 84 | 73 | 28 | 8.93 | 97.42 | 70.64 | 2 | 2 | .46 |
| 1,250–1,499 | 461 | 6 | 4 | .21 | 24 | 12 | .38 | 47 | 17 | 3.68 | 55 | 19 | 8.02 | 90 | 80 | 29 | 17.79 | 141.56 | 107.72 | 6 | 0 | 1.74 |
| 1,500–1,749 | 283 | 0 | 1 | −.11 | 10 | 3 | .14 | 17 | 7 | 1.90 | 30 | 7 | 7.74 | 48 | 42 | 21 | 15.38 | 162.60 | 117.90 | 1 | 1 | .73 |
| 1,750–1,999 | 235 | 1 | 0 | .10 | 10 | 2 | 1.26 | 15 | 6 | 4.73 | 15 | 9 | 4.55 | 41 | 38 | 16 | 18.74 | 178.16 | 148.00 | 0 | 0 | .00 |
| 2,000–2,499 | 253 | 0 | 2 | −1.26 | 5 | 7 | −4.24 | 11 | 3 | −.34 | 19 | 6 | 4.51 | 40 | 39 | 12 | 17.04 | 196.56 | 279.67 | 0 | 0 | .00 |
| 2,500–2,999 | 118 | 0 | 0 | .00 | 3 | 1 | [9] .00 | 8 | 0 | 6.36 | 4 | 2 | 9.24 | 12 | 9 | 8 | 3.93 | 240.56 | 212.62 | 0 | 0 | .00 |
| 3,000–3,999 | 70 | 0 | 0 | .00 | 1 | 0 | 4.00 | 3 | 1 | 1.31 | 2 | 3 | −5.68 | 6 | 5 | 6 | −1.47 | 214.80 | 196.17 | 0 | 0 | .00 |
| 4,000–4,999 | 21 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 0 | 14.28 | 0 | 1 | −2.76 | 3 | 3 | 0 | 58.34 | 408.33 | ---------- | 0 | 0 | .00 |
| 5,000–9,999 | 10 | 0 | 0 | 00 | 1 | 0 | 9.00 | 1 | 0 | 5.00 | 0 | 0 | .00 | 1 | 1 | 0 | 25.00 | [8] 250.00 | ---------- | 0 | 0 | .00 |
| *Plains and Mountain* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,103 | 21 | 11 | .53 | 107 | 48 | 2.05 | 132 | 39 | 7.94 | 121 | 42 | 10 45 | 226 | 202 | 85 | 12.63 | 140.53 | 170.13 | 7 | 3 | .37 |
| 250–499 | 31 | 3 | 0 | 5.77 | 4 | 0 | 2.61 | 4 | 0 | 8.58 | 11 | 0 | 31.58 | 5 | 5 | 0 | 12.13 | 75.20 | ---------- | 0 | 0 | .00 |
| 500–749 | 126 | 6 | 4 | 1.86 | 15 | 4 | 5.11 | 18 | 5 | 14.73 | 20 | 1 | 21.92 | 22 | 21 | 2 | 13.73 | 84.71 | [8] 24.50 | 1 | 0 | .56 |
| 750–999 | 182 | 5 | 0 | .78 | 15 | 14 | 1.79 | 33 | 4 | 13.73 | 20 | 9 | 7.63 | 32 | 26 | 17 | 9.69 | 125.92 | 88.82 | 1 | 0 | .25 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,000-1,249 | 155 | 3 | 2 | .54 | 18 | 7 | 2.16 | 23 | 4 | 13.10 | 17 | 7 | 12.81 | 33 | 31 | 12 | 15.44 | 122.81 | 117.75 | 2 | 1 | .16 |
| 1,250-1,499 | 171 | 1 | 2 | −.61 | 16 | 10 | .12 | 13 | 6 | 3.89 | 17 | 8 | 6.07 | 36 | 33 | 8 | 16.89 | 130.45 | 177.12 | 1 | 1 | .27 |
| 1,500-1,749 | 131 | 1 | 0 | .76 | 15 | 5 | 4.11 | 15 | 6 | 10.90 | 17 | 6 | 10.43 | 40 | 36 | 16 | 16.24 | 146.28 | 196.19 | 1 | 0 | 1.14 |
| 1,750-1,999 | 87 | 1 | 1 | .98 | 13 | 3 | 6.02 | 8 | 3 | 10.90 | 8 | 3 | 23.87 | 21 | 18 | 6 | 23.48 | 170.89 | 172.17 | 0 | 1 | −.28 |
| 2,000-2,499 | 125 | 0 | 1 | −.40 | 9 | 4 | −1.62 | 14 | 4 | 9.70 | 8 | 5 | −1.12 | 27 | 23 | 18 | 16.40 | 232.09 | 182.67 | 1 | 0 | .80 |
| 2,500-2,999 | 38 | 0 | 1 | −3.29 | 1 | 1 | −1.58 | 3 | 3 | −6.95 | 2 | 0 | 14.47 | 4 | 4 | 3 | −2.76 | 107.50 | 178.33 | 0 | 0 | .00 |
| 3,000-3,999 | 36 | 1 | 0 | 1.06 | 1 | 0 | 1.47 | 1 | 0 | 1.67 | 0 | 1 | −5.97 | 6 | 5 | 2 | −31.83 | 147.20 | [8] 941.00 | 0 | 0 | .00 |
| 4,000-4,999 | 12 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 1 | −8.33 | 0 | 0 | 1 | −16.25 | -------- | [8] 195.00 | 0 | 0 | .00 |
| 5,000-9,999 | 9 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 4 | −216.22 | 0 | 1 | −18.56 | 0 | 0 | 0 | .00 | -------- | -------- | 0 | 0 | .00 |
| *Pacific* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,471 | 27 | 10 | .29 | 125 | 46 | 1.18 | 145 | 32 | 4.60 | 161 | 45 | 8.04 | 387 | 357 | 107 | 35.85 | 183.59 | 119.81 | 12 | 5 | .78 |
| 250-499 | 28 | 2 | 0 | 3.28 | 7 | 1 | 5.29 | 1 | 0 | 18.76 | 2 | 0 | 1.28 | 0 | 0 | 0 | .00 | -------- | -------- | 1 | 0 | 3.00 |
| 500-749 | 107 | 5 | 1 | 1.84 | 14 | 5 | −.20 | 7 | 0 | 6.18 | 15 | 0 | 11.06 | 14 | 14 | 3 | 21.73 | 175.79 | 45.33 | 1 | 2 | −.58 |
| 750-999 | 186 | 6 | 1 | .83 | 21 | 3 | 3.29 | 24 | 3 | 8.20 | 28 | 3 | 9.53 | 44 | 44 | 8 | 22.06 | 102.86 | 52.75 | 1 | 1 | −.04 |
| 1,000-1,249 | 211 | 6 | 1 | .89 | 17 | 8 | .16 | 25 | 11 | 1.62 | 24 | 13 | 4.53 | 50 | 46 | 17 | 25.99 | 140.15 | 56.65 | 0 | 0 | .00 |
| 1,250-1,499 | 204 | 3 | 2 | .41 | 20 | 9 | .87 | 24 | 5 | 8.01 | 23 | 6 | 10.61 | 62 | 53 | 25 | 26.90 | 164.55 | 129.40 | 2 | 0 | 1.60 |
| 1,500-1,749 | 202 | 1 | 4 | −1.61 | 14 | 9 | .90 | 20 | 4 | 4.52 | 28 | 7 | 13.96 | 65 | 59 | 16 | 38.50 | 172.46 | 149.81 | 6 | 0 | 4.32 |
| 1,750-1,999 | 174 | 2 | 0 | .18 | 11 | 2 | 1.36 | 16 | 4 | 3.15 | 24 | 3 | 7.90 | 64 | 61 | 12 | 64.39 | 207.11 | 119.08 | 0 | 2 | −1.78 |
| 2,000-2,499 | 208 | 1 | 1 | −.32 | 11 | 4 | −.25 | 21 | 2 | 4.72 | 10 | 10 | 6.99 | 55 | 49 | 16 | 50.86 | 275.22 | 181.69 | 0 | 0 | .00 |
| 2,500-2,999 | 100 | 1 | 0 | .75 | 9 | 3 | 5.38 | 6 | 1 | 2.33 | 5 | 0 | 4.95 | 24 | 23 | 6 | 42.52 | 233.26 | 185.50 | 0 | 0 | .00 |
| 3,000-3,999 | 51 | 0 | 0 | .00 | 1 | 2 | −2.33 | 1 | 2 | −11.67 | 2 | 3 | −8.33 | 9 | 8 | 4 | 29.57 | 215.75 | 54.50 | 1 | 0 | 4.90 |
| *Southeast-white families* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2,100 | 46 | 10 | .80 | 156 | 44 | 1.24 | 277 | 50 | 8.24 | 277 | 58 | 10.26 | 516 | 469 | 229 | 19.04 | 154.41 | 141.57 | 15 | 4 | .74 |
| 250-499 | 63 | 7 | 0 | 3.76 | 7 | 4 | −.63 | 17 | 2 | 10.30 | 12 | 0 | 10.10 | 10 | 9 | 4 | 9.17 | 81.00 | 37.75 | 0 | 0 | .00 |
| 500-749 | 236 | 13 | 2 | 2.07 | 16 | 2 | 1.27 | 46 | 3 | 13.46 | 52 | 9 | 11.87 | 50 | 46 | 14 | 18.25 | 109.33 | 51.50 | 3 | 0 | 2.69 |
| 750-999 | 257 | 12 | 4 | .89 | 23 | 9 | −.58 | 41 | 12 | 6.89 | 47 | 12 | 5.71 | 51 | 45 | 33 | 7.73 | 88.51 | 60.52 | 1 | 1 | .23 |
| 1,000-1,249 | 274 | 6 | 0 | 1.23 | 21 | 7 | 1.43 | 32 | 3 | 7.61 | 38 | 5 | 6.80 | 66 | 61 | 20 | 23.93 | 144.18 | 111.90 | 3 | 1 | .88 |
| 1,250-1,499 | 286 | 3 | 2 | .03 | 24 | 6 | 1.66 | 37 | 6 | 7.74 | 35 | 7 | 6.95 | 78 | 73 | 36 | 18.90 | 123.97 | 101.25 | 3 | 0 | .58 |
| 1,500-1,749 | 249 | 2 | 1 | .28 | 17 | 1 | 2.75 | 30 | 8 | 8.42 | 26 | 4 | 9.79 | 59 | 55 | 29 | 25.84 | 187.85 | 134.45 | 1 | 0 | .99 |
| 1,750-1,999 | 173 | 1 | 1 | −.23 | 11 | 2 | 1.90 | 14 | 5 | 1.09 | 18 | 5 | 13.79 | 58 | 52 | 24 | 23.89 | 183.31 | 224.96 | 1 | 1 | −.86 |
| 2,000-2,499 | 245 | 1 | 0 | .98 | 17 | 2 | 1.76 | 34 | 6 | 13.21 | 29 | 9 | 2.00 | 72 | 65 | 33 | 32.70 | 199.94 | 151.00 | 2 | 0 | 1.16 |
| 2,500-2,999 | 124 | 0 | 0 | .00 | 11 | 1 | 4.81 | 15 | 3 | 12.06 | 9 | 2 | 13.49 | 35 | 32 | 14 | 11.69 | 164.16 | 271.64 | 0 | 1 | −.45 |
| 3,000-3,999 | 117 | 0 | 0 | .00 | 8 | 7 | −.72 | 7 | 2 | −.98 | 9 | 4 | 3.73 | 22 | 19 | 12 | 10.97 | 196.74 | 204.50 | 1 | 0 | 1.14 |
| 4,000-4,999 | 40 | 0 | 0 | .00 | 1 | 0 | 2.30 | 3 | 0 | 6.25 | 1 | 1 | −3.05 | 7 | 7 | 6 | 3.55 | 297.29 | 323.17 | 0 | 0 | .00 |
| 5,000-9,999 | 36 | 1 | 0 | 3.03 | 0 | 3 | −11.94 | 1 | 0 | 6.94 | 1 | 0 | 152.77 | 8 | 5 | 4 | −8.08 | 179.80 | 297.50 | 0 | 0 | .00 |
| *Southeast-Negro families* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 972 | 69 | 7 | 1.00 | 133 | 20 | 1.58 | 182 | 28 | 4.89 | 166 | 17 | 4.36 | 167 | 151 | 45 | 6.97 | 56.58 | 39.20 | 14 | 2 | .36 |

See footnotes at end of table.

TABLE 30.—NET CHANGE IN LIABILITIES: [1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in rents, taxes, charge accounts, and other bills owed, and in balances owed on installment purchases, and average amounts reported, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Rents owed | | | Taxes due | | | Charge accounts owed | | | Other bills owed | | | Balances owed on installment purchases | | | | | | Other liabilities [7] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families owing balances at end of year [5] | Families having [3]— | | Average net change [4] | Average net increase [6] | Average net decrease [6] | Families having [3]— | | Average net change [4] |
| | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| FARMS | | | | | | | | | | | | | | | | | | | | | | |
| *Vermont* | | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 537 | 3 | 1 | 0.80 | 33 | 13 | 2.09 | 74 | 31 | 8.62 | 90 | 28 | 16.70 | 73 | 65 | 28 | 9.61 | 176.66 | 225.82 | 1 | 0 | 0.28 |
| 0–249 | 10 | 0 | 0 | .00 | 3 | 0 | 11.50 | 2 | 0 | 18.00 | 3 | 0 | 87.50 | 1 | 1 | 0 | 24.00 | [8] 240.00 | --------- | 0 | 0 | .00 |
| 250–499 | 28 | 0 | 0 | .00 | 3 | 0 | 4.50 | 9 | 0 | 60.04 | 16 | 0 | 31.46 | 1 | 1 | 1 | −6.75 | [8] 11.00 | [8] 200.00 | 0 | 0 | .00 |
| 500–749 | 82 | 0 | 0 | .00 | 6 | 5 | −.15 | 14 | 7 | 8.65 | 16 | 5 | 23.02 | 17 | 15 | 4 | 20.70 | 158.73 | 171.00 | 0 | 0 | .00 |
| 750–999 | 111 | 2 | 0 | 2.41 | 9 | 3 | 4.24 | 17 | 6 | 6.97 | 18 | 8 | 26.51 | 11 | 9 | 8 | 5.20 | 163.67 | 112.00 | 0 | 0 | .00 |
| 1,000–1,249 | 94 | 1 | 1 | 1.70 | 5 | 0 | 4.89 | 11 | 5 | −3.76 | 15 | 3 | 12.71 | 14 | 13 | 3 | 22.19 | 178.54 | 78.33 | 0 | 0 | .00 |
| 1,250–1,499 | 74 | 0 | 0 | .00 | 6 | 1 | 1.76 | 8 | 3 | 13.96 | 10 | 3 | 14.35 | 13 | 11 | 4 | 18.71 | 167.82 | 115.25 | 1 | 0 | 2.03 |
| 1,500–1,749 | 49 | 0 | 0 | .00 | 0 | 3 | −2.96 | 3 | 4 | −8.16 | 5 | 1 | 11.35 | 6 | 5 | 4 | −34.52 | 264.80 | 753.75 | 0 | 0 | .00 |
| 1,750–1,999 | 44 | 0 | 0 | .00 | 1 | 1 | −.48 | 5 | 5 | −5.00 | 4 | 5 | −4.84 | 4 | 4 | 3 | 6.98 | 216.00 | 185.67 | 0 | 0 | .00 |
| 2,000–2,499 | 34 | 0 | 0 | .00 | 0 | 0 | .00 | 4 | 0 | 34.32 | 3 | 2 | .38 | 4 | 4 | 1 | 13.09 | 180.00 | [8] 275.00 | 0 | 0 | .00 |
| 2,500–2,999 | 11 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 1 | 5.18 | 0 | 1 | −21.09 | 2 | 2 | 0 | 27.54 | [8] 151.50 | --------- | 0 | 0 | .00 |
| *New Jersey* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 497 | 15 | 2 | 3.93 | 121 | 32 | 26.73 | 17 | 3 | 4.89 | 66 | 11 | 28.20 | 42 | 41 | 14 | 12.79 | 194.88 | 116.50 | 3 | 1 | 1.88 |
| 0–249 | 11 | 3 | 0 | 46.82 | 5 | 0 | 63.36 | 1 | 0 | 4.73 | 1 | 0 | 30.73 | 2 | 2 | 0 | 43.54 | [8] 239.50 | --------- | 0 | 0 | .00 |
| 250–499 | 36 | 3 | 0 | 10.11 | 9 | 3 | 25.80 | 5 | 0 | 23.69 | 10 | 0 | 33.92 | 1 | 1 | 0 | 2.78 | [8] 100.00 | --------- | 1 | 0 | 18.06 |
| 500–749 | 41 | 1 | 0 | 1.22 | 11 | 3 | 17.12 | 2 | 0 | 3.66 | 10 | 0 | 70.68 | 5 | 5 | 2 | 14.02 | 132.00 | [8] 42.50 | 0 | 0 | .00 |
| 750–999 | 49 | 0 | 0 | .00 | 17 | 3 | 44.07 | 0 | 0 | .00 | 6 | 0 | 63.68 | 1 | 1 | 0 | 10.20 | [8] 500.00 | --------- | 1 | 0 | 5.73 |
| 1,000–1,249 | 73 | 1 | 0 | .68 | 19 | 4 | 7.45 | 0 | 1 | −.82 | 9 | 1 | 25.07 | 8 | 8 | 0 | 17.08 | 155.88 | --------- | 0 | 0 | .00 |
| 1,250–1,499 | 53 | 1 | 1 | 1.32 | 10 | 6 | 18.51 | 3 | 0 | 10.60 | 6 | 0 | 12.91 | 4 | 3 | 2 | 7.75 | 148.00 | [8] 16.50 | 0 | 0 | .00 |
| 1,500–1,749 | 51 | 2 | 0 | 6.18 | 9 | 2 | 23.76 | 0 | 0 | .00 | 4 | 0 | 23.14 | 4 | 4 | 0 | 22.20 | 283.00 | --------- | 0 | 0 | .00 |
| 1,750–1,999 | 50 | 3 | 1 | 3.80 | 13 | 2 | 42.12 | 2 | 0 | 6.00 | 5 | 4 | 15.74 | 3 | 3 | 4 | 14.56 | 322.00 | 59.50 | 0 | 0 | .00 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2,000-2,499 | 62 | 0 | 0 | .00 | 12 | 4 | 37.39 | 3 | 1 | 13.22 | 7 | 2 | 21.37 | 6 | 6 | 4 | 3.24 | 196.00 | 243.75 | 0 | 1 | -1.61 |
| 2,500-2,999 | 33 | 0 | 0 | .00 | 10 | 1 | 38.39 | 1 | 0 | .15 | 3 | 2 | -8.00 | 5 | 5 | 1 | 23.06 | 162.20 | [8] 50.00 | 1 | 0 | 3.09 |
| 3,000-3,999 | 38 | 1 | 0 | 10.53 | 6 | 4 | 9.68 | 0 | 1 | -6.58 | 5 | 2 | 23.68 | 3 | 3 | 1 | 5.92 | 158.33 | [8] 250.00 | 0 | 0 | .00 |
| *Pennsylvania-Ohio* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 2,254 | 4 | 2 | .04 | 115 | 34 | .10 | 60 | 29 | -.34 | 130 | 70 | 4.08 | 78 | 68 | 29 | 2.80 | 160.25 | 158.10 | 10 | 3 | 1.75 |
| 0-249 | 21 | 0 | 0 | .00 | 2 | 1 | .10 | 0 | 0 | .00 | 3 | 0 | 54.95 | 1 | 0 | 0 | .00 | --------- | --------- | 0 | 0 | .00 |
| 250-499 | 100 | 1 | 0 | .80 | 10 | 1 | 1.16 | 9 | 0 | 6.89 | 17 | 1 | 48.72 | 12 | 12 | 0 | 21.52 | 179.33 | --------- | 2 | 0 | 1.18 |
| 500-749 | 209 | 0 | 0 | .00 | 12 | 6 | -.54 | 8 | 0 | 2.37 | 29 | 3 | 13.26 | 7 | 5 | 3 | 3.60 | 178.20 | 46.00 | 2 | 0 | .55 |
| 750-999 | 304 | 1 | 0 | .99 | 25 | 6 | 1.14 | 7 | 4 | .95 | 14 | 5 | 4.15 | 11 | 10 | 3 | 8.12 | 256.80 | 33.00 | 2 | 0 | 1.42 |
| 1,000-1,249 | 294 | 1 | 0 | .37 | 14 | 4 | -.02 | 3 | 3 | -1.18 | 30 | 6 | 7.28 | 7 | 7 | 1 | 2.92 | 127.86 | [8] 36.00 | 0 | 0 | .00 |
| 1,250-1,499 | 312 | 0 | 1 | -1.12 | 21 | 4 | 1.43 | 11 | 4 | .56 | 14 | 10 | 1.77 | 14 | 12 | 8 | -1.20 | 103.50 | 202.25 | 0 | 0 | .00 |
| 1,500-1,749 | 267 | 0 | 0 | .00 | 8 | 3 | -1.33 | 5 | 7 | -2.32 | 7 | 14 | -3.04 | 7 | 7 | 6 | 2.00 | 147.57 | 83.17 | 1 | 2 | -.58 |
| 1,750-1,999 | 197 | 0 | 0 | .00 | 4 | 5 | -.85 | 7 | 2 | .66 | 6 | 6 | -4.14 | 4 | 2 | 2 | -1.36 | [8] 191.00 | [8] 325.00 | 2 | 0 | 4.36 |
| 2,000-2,499 | 254 | 0 | 1 | -.79 | 15 | 2 | 2.08 | 7 | 7 | .04 | 5 | 11 | 2.22 | 8 | 7 | 5 | -3.26 | 97.43 | 302.00 | 0 | 1 | -.10 |
| 2,500-2,999 | 135 | 1 | 0 | 1.11 | 2 | 2 | -4.22 | 3 | 0 | .61 | 1 | 8 | -11.91 | 4 | 4 | 0 | 6.53 | 220.50 | --------- | 1 | 0 | 19.26 |
| 3,000-3,999 | 116 | 0 | 0 | .00 | 1 | 0 | .02 | 0 | 1 | -1.51 | 4 | 4 | -5.92 | 2 | 2 | 0 | 1.46 | [8] 85.00 | --------- | 0 | 0 | .00 |
| 4,000-4,999 | 26 | 0 | 0 | .00 | 1 | 0 | .15 | 0 | 0 | .00 | 0 | 1 | -6.73 | 1 | 0 | 1 | -1.35 | --------- | [8] 35.00 | 0 | 0 | .00 |
| 5,000-9,999 | 19 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 1 | -78.95 | 0 | 1 | -1.32 | 0 | 0 | 0 | .00 | --------- | --------- | 0 | 0 | .00 |
| *Michigan-Wisconsin* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,067 | 9 | 3 | 1.74 | 22 | 17 | .08 | 53 | 21 | 3.61 | 133 | 63 | 14.25 | 92 | 85 | 26 | 12.34 | 193.95 | 127.50 | 9 | 8 | .82 |
| 0-249 | 13 | 0 | 0 | .00 | 2 | 1 | 17.69 | 0 | 0 | .00 | 5 | 0 | 91.08 | 1 | 1 | 0 | 76.92 | [8] 1,000.00 | --------- | 0 | 0 | .00 |
| 250-499 | 53 | 3 | 0 | 13.28 | 2 | 2 | -3.08 | 4 | 3 | -2.62 | 12 | 2 | 39.47 | 5 | 4 | 0 | 20.85 | 276.25 | --------- | 3 | 0 | 8.51 |
| 500-749 | 115 | 2 | 0 | 3.48 | 5 | 0 | 3.47 | 3 | 0 | 3.56 | 18 | 1 | 28.04 | 11 | 11 | 0 | 17.12 | 179.00 | --------- | 0 | 1 | -.10 |
| 750-999 | 176 | 1 | 0 | .57 | 4 | 6 | -1.05 | 10 | 4 | 3.12 | 25 | 11 | 15.98 | 15 | 15 | 7 | 4.67 | 108.33 | 114.71 | 2 | 1 | 1.54 |
| 1,000-1,249 | 196 | 3 | 0 | 5.31 | 1 | 1 | -.25 | 17 | 3 | 9.59 | 34 | 16 | 21.94 | 13 | 12 | 5 | 6.89 | 179.42 | 160.40 | 0 | 0 | .00 |
| 1,250-1,499 | 169 | 0 | 0 | .00 | 6 | 1 | 2.98 | 6 | 5 | -.17 | 15 | 8 | 6.41 | 15 | 13 | 6 | 6.66 | 140.23 | 116.33 | 0 | 1 | -.89 |
| 1,500-1,749 | 115 | 0 | 0 | .00 | 1 | 4 | -3.67 | 7 | 2 | 8.81 | 11 | 11 | 7.53 | 4 | 2 | 2 | .14 | [8] 33.00 | [8] 25.00 | 2 | 2 | 2.59 |
| 1,750-1,999 | 80 | 0 | 1 | -2.50 | 1 | 0 | .22 | 0 | 1 | -1.56 | 4 | 6 | -2.71 | 8 | 8 | 4 | 15.18 | 197.00 | 90.50 | 0 | 0 | .00 |
| 2,000-2,499 | 95 | 0 | 2 | -1.95 | 0 | 1 | -1.05 | 5 | 2 | 5.59 | 7 | 6 | .21 | 14 | 13 | 2 | 27.45 | 246.77 | [8] 300.00 | 2 | 0 | 2.81 |
| 2,500-2,999 | 25 | 0 | 0 | .00 | 0 | 1 | -6.00 | 0 | 0 | .00 | 0 | 0 | .00 | 4 | 4 | 0 | 54.44 | 340.25 | --------- | 0 | 1 | -9.28 |
| 3,000-3,999 | 30 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 1 | -7.83 | 2 | 2 | -5.33 | 2 | 2 | 0 | 20.00 | [8] 300.00 | --------- | 0 | 2 | -.63 |
| *Illinois-Iowa* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,642 | 96 | 34 | 4.34 | 147 | 19 | 1.80 | 106 | 40 | 3.25 | 148 | 66 | 4.15 | 225 | 204 | 80 | 27.11 | 332.85 | 292.41 | 21 | 4 | 2.69 |
| 0-249 | 26 | 2 | 0 | 8.46 | 4 | 0 | 24.15 | 2 | 0 | 11.62 | 1 | 0 | 3.35 | 2 | 2 | 0 | 56.54 | [8] 735.00 | --------- | 1 | 0 | 12.50 |
| 250-499 | 106 | 17 | 0 | 21.90 | 26 | 1 | 4.68 | 15 | 2 | 7.04 | 17 | 0 | 7.66 | 9 | 9 | 3 | 18.71 | 278.44 | 174.33 | 4 | 0 | 6.10 |
| 500-749 | 206 | 30 | 5 | 16.61 | 36 | 5 | -3.16 | 25 | 2 | 8.25 | 23 | 9 | 5.21 | 25 | 21 | 7 | 22.59 | 252.24 | 91.71 | 7 | 0 | 6.86 |
| 750-999 | 258 | 15 | 7 | 3.60 | 30 | 4 | 3.31 | 21 | 6 | 7.19 | 23 | 10 | 4.27 | 33 | 31 | 5 | 27.71 | 252.81 | 137.60 | 2 | 0 | 1.94 |
| 1,000-1,249 | 252 | 11 | 7 | 2.95 | 24 | 2 | 3.70 | 14 | 5 | 5.21 | 32 | 8 | 10.92 | 37 | 37 | 5 | 55.13 | 416.38 | 303.00 | 5 | 0 | 7.61 |
| 1,250-1,499 | 207 | 9 | 2 | 4.34 | 11 | 3 | .70 | 8 | 8 | -1.81 | 23 | 9 | 5.95 | 29 | 23 | 12 | 32.95 | 387.39 | 174.08 | 0 | 2 | -2.39 |
| 1,500-1,749 | 161 | 5 | 3 | 1.45 | 5 | 2 | .46 | 9 | 7 | .59 | 14 | 10 | 2.41 | 28 | 27 | 10 | 14.12 | 217.19 | 359.10 | 0 | 1 | -.04 |
| 1,750-1,999 | 110 | 4 | 6 | -11.48 | 2 | 0 | .19 | 5 | 3 | .54 | 5 | 3 | 3.16 | 19 | 17 | 9 | 27.66 | 374.59 | 369.44 | 1 | 0 | .91 |
| 2,000-2,499 | 139 | 1 | 2 | -2.45 | 4 | 1 | .33 | 2 | 4 | -.96 | 7 | 6 | 4.94 | 23 | 18 | 14 | 10.31 | 300.17 | 283.57 | 1 | 1 | .14 |
| 2,500-2,999 | 78 | 2 | 1 | .96 | 1 | 0 | .08 | 0 | 2 | -2.62 | 0 | 4 | -12.05 | 13 | 12 | 6 | 39.22 | 414.00 | 318.17 | 0 | 0 | .00 |
| 3,000-3,999 | 63 | 0 | 1 | -1.75 | 1 | 1 | .60 | 3 | 0 | 3.17 | 3 | 4 | -2.27 | 3 | 3 | 3 | -.02 | 729.00 | 729.33 | 0 | 0 | .00 |
| 4,000-4,999 | 16 | 0 | 0 | .00 | 1 | 0 | 2.81 | 1 | 1 | -15.81 | 0 | 0 | .00 | 2 | 2 | 2 | -13.44 | [8] 42.50 | [8] 150.00 | 0 | 0 | .00 |
| 5,000-9,999 | 20 | 0 | 0 | .00 | 2 | 0 | 15.95 | 1 | 0 | 1.25 | 0 | 3 | -29.50 | 2 | 2 | 4 | -52.65 | [8] 800.00 | 663.25 | 0 | 0 | .00 |

See footnotes at end of table.

TABLE 30.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in rents, taxes, charge accounts, and other bills owed, and in balances owed on installment purchases, and average amounts reported, by income, 30 analysis units in 23 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Rents owed | | | Taxes due | | | Charge accounts owed | | | Other bills owed | | | Balances owed on installment purchases | | | | | | Other liabilities[7] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having[3]— | | Average net change[4] | Families having[3]— | | Average net change[4] | Families having[3]— | | Average net change[4] | Families having[3]— | | Average net change[4] | Families owing balances at end of year[5] | Families having[3]— | | Average net change[4] | Average net increase[6] | Average net decrease[6] | Families having[3]— | | Average net change[4] |
| | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| FARMS—continued | | | | | | | | | | | | | | | | | | | | | | |
| *North Dakota-Kansas* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All income classes | 1,088 | 56 | 11 | 4.39 | 346 | 48 | 25.99 | 169 | 23 | 15.84 | 255 | 33 | 38.67 | 99 | 98 | 21 | 19.96 | 249.23 | 128.81 | 52 | 1 | 9.66 |
| Net losses | 104 | 10 | 0 | 12.35 | 51 | 4 | 63.53 | 26 | 1 | 32.14 | 43 | 4 | 91.37 | 14 | 14 | 3 | 43.72 | 335.14 | 48.33 | 15 | 0 | 32.14 |
| Net incomes | 984 | 46 | 11 | 3.55 | 295 | 44 | 22.02 | 143 | 22 | 14.11 | 212 | 29 | 33.09 | 85 | 84 | 18 | 17.45 | 234.92 | 142.22 | 37 | 1 | 7.28 |
| 0–249 | 89 | 10 | 1 | 15.29 | 34 | 7 | 27.70 | 20 | 1 | 28.76 | 38 | 2 | 77.41 | 11 | 11 | 3 | 30.31 | 269.36 | 88.33 | 6 | 0 | 13.41 |
| 250–499 | 165 | 12 | 0 | 4.75 | 73 | 2 | 39.19 | 35 | 2 | 24.15 | 47 | 2 | 52.17 | 17 | 17 | 1 | 24.33 | 239.29 | [8] 53.00 | 12 | 0 | 14.98 |
| 500–749 | 185 | 9 | 2 | 4.97 | 71 | 7 | 23.50 | 21 | 2 | 12.26 | 48 | 3 | 40.15 | 17 | 17 | 3 | 12.88 | 162.47 | 126.67 | 8 | 0 | 6.76 |
| 750–999 | 177 | 6 | 3 | −.13 | 50 | 11 | 22.86 | 34 | 3 | 18.21 | 38 | 4 | 27.96 | 12 | 12 | 2 | 12.82 | 195.83 | [8] 40.00 | 6 | 0 | 8.95 |
| 1,000–1,249 | 106 | 2 | 3 | −5.76 | 31 | 6 | 16.92 | 13 | 7 | 10.09 | 19 | 5 | 20.72 | 7 | 7 | 1 | 16.34 | 254.57 | [8] 50.00 | 3 | 0 | 4.92 |
| 1,250–1,499 | 89 | 5 | 0 | 13.37 | 15 | 5 | 6.54 | 6 | 2 | 4.16 | 12 | 3 | 17.58 | 9 | 9 | 3 | 22.03 | 338.67 | 362.33 | 1 | 0 | 1.80 |
| 1,500–1,749 | 62 | 1 | 0 | 1.21 | 8 | 2 | 15.22 | 6 | 2 | 5.02 | 4 | 4 | 2.31 | 6 | 5 | 2 | 18.58 | 271.40 | [8] 102.50 | 1 | 0 | 4.03 |
| 1,750–1,999 | 39 | 0 | 1 | −8.97 | 7 | 3 | 17.72 | 3 | 0 | 7.31 | 2 | 3 | −6.18 | 5 | 5 | 0 | 34.05 | 265.60 | -------- | 0 | 0 | .00 |
| 2,000–2,499 | 33 | 0 | 0 | .00 | 1 | 1 | 4.48 | 0 | 0 | .00 | 2 | 2 | 6.97 | 1 | 1 | 0 | 2.27 | [8] 75.00 | -------- | 0 | 0 | .00 |
| 2,500–2,999 | 23 | 1 | 0 | 10.87 | 3 | 0 | 5.04 | 3 | 0 | 14.13 | 1 | 0 | 36.96 | 0 | 0 | 1 | −10.43 | -------- | [8] 240.00 | 0 | 1 | −11.65 |
| 3,000–3,999 | 16 | 0 | 1 | −6.25 | 2 | 0 | 4.06 | 2 | 3 | −31.88 | 1 | 1 | −3.12 | 0 | 0 | 2 | −12.50 | -------- | [8] 100.00 | 0 | 0 | .00 |
| *South Dakota-Montana-Colorado* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 447 | 19 | 4 | 1.16 | 77 | 30 | 9.31 | 67 | 23 | 12.18 | 54 | 20 | 11.00 | 28 | 25 | 13 | 7.61 | 200.00 | 123.00 | 5 | 1 | 2.78 |
| 0–249 | 31 | 3 | 0 | 7.58 | 9 | 1 | 29.71 | 7 | 2 | 21.97 | 7 | 1 | 8.48 | 2 | 2 | 0 | 7.74 | [8] 120.00 | -------- | 0 | 0 | .00 |
| 250–499 | 60 | 3 | 1 | 3.25 | 9 | 4 | 13.25 | 14 | 1 | 24.72 | 10 | 3 | 7.48 | 3 | 2 | 0 | 4.60 | [8] 138.00 | -------- | 2 | 0 | 1.33 |
| 500–749 | 75 | 3 | 0 | 4.73 | 17 | 3 | 13.04 | 17 | 0 | 24.37 | 9 | 1 | 16.67 | 8 | 8 | 2 | 21.48 | 218.25 | [8] 67.50 | 1 | 0 | .47 |
| 750–999 | 84 | 5 | 0 | 2.43 | 17 | 5 | 13.37 | 15 | 2 | 17.22 | 11 | 1 | 10.94 | 3 | 3 | 3 | 3.86 | 186.00 | 78.00 | 0 | 0 | .00 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,000-1,249 | 56 | 1 | 0 | 2.14 | 9 | 5 | 3.95 | 7 | 4 | 6.39 | 9 | 3 | 26.66 | 1 | 1 | 3 | 4.02 | [8]400.00 | 58.33 | 1 | 0 | 19.28 |
| 1,250-1,499 | 45 | 1 | 0 | 1.42 | 6 | 4 | 3.49 | 3 | 4 | −2.22 | 3 | 2 | 6.78 | 3 | 3 | 1 | 7.22 | 208.33 | [8]300.00 | 0 | 1 | −1.11 |
| 1,500-1,749 | 23 | 1 | 0 | 2.17 | 3 | 1 | 16.74 | 0 | 2 | −10.56 | 1 | 3 | .56 | 1 | 1 | 0 | 17.39 | [8]400.00 | ---------- | 0 | 0 | .00 |
| 1,750-1,999 | 25 | 0 | 1 | −4.00 | 2 | 2 | .24 | 0 | 3 | −9.40 | 1 | 3 | −5.28 | 2 | 1 | 1 | 8.20 | [8]229.00 | [8]24.00 | 1 | 0 | 4.00 |
| 2,000-2,499 | 26 | 2 | 1 | −22.31 | 3 | 3 | 10.46 | 1 | 1 | 17.31 | 1 | 2 | 18.08 | 2 | 2 | 2 | 2.08 | [8]142.50 | [8]115.50 | 0 | 0 | .00 |
| 2,500-2,999 | 13 | 0 | 1 | −1.92 | 1 | 1 | −45.92 | 1 | 2 | −17.31 | 1 | 0 | 8.69 | 2 | 1 | 0 | 15.38 | [8]200.00 | ---------- | 0 | 0 | .00 |
| 3,000-3,999 | 9 | 0 | 0 | .00 | 1 | 1 | −11.11 | 2 | 2 | [9].00 | 1 | 1 | −25.00 | 1 | 1 | 1 | −51.00 | [8]41.00 | [8]500.00 | 0 | 0 | .00 |
| *Washington-Oregon* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 948 | 11 | 4 | .60 | 97 | 46 | −.11 | 93 | 19 | 11.81 | 86 | 26 | 7.68 | 78 | 70 | 26 | 14.50 | 245.97 | 133.42 | 8 | 5 | −1.41 |
| 0-249 | 17 | 0 | 0 | .00 | 4 | 0 | 7.82 | 5 | 0 | 26.18 | 5 | 0 | 13.24 | 1 | 1 | 0 | 3.76 | [8]64.00 | ---------- | 1 | 0 | .70 |
| 250-499 | 63 | 3 | 0 | 10.08 | 5 | 1 | 3.89 | 8 | 0 | 9.94 | 8 | 1 | 7.19 | 3 | 1 | 2 | .33 | [8]86.00 | [8]32.50 | 1 | 0 | .87 |
| 500-749 | 142 | 3 | 0 | 1.62 | 18 | 4 | 3.20 | 24 | 5 | 8.46 | 16 | 0 | 8.13 | 10 | 10 | 4 | 18.50 | 281.90 | 48.00 | 2 | 0 | 1.84 |
| 750-999 | 117 | 1 | 0 | 2.99 | 18 | 5 | 5.35 | 14 | 2 | 9.91 | 16 | 2 | 6.28 | 7 | 6 | 3 | 1.44 | 70.67 | 85.00 | 1 | 0 | 1.37 |
| 1,000-1,249 | 120 | 1 | 3 | −2.99 | 9 | 3 | −1.64 | 12 | 3 | 9.83 | 9 | 4 | 1.14 | 10 | 8 | 2 | 7.90 | 142.25 | [8]95.00 | 1 | 0 | .31 |
| 1,250-1,499 | 113 | 0 | 0 | .00 | 10 | 8 | .80 | 7 | 1 | 3.03 | 3 | 2 | .12 | 5 | 5 | 3 | −1.78 | 144.80 | 308.33 | 0 | 1 | −.05 |
| 1,500-1,749 | 100 | 0 | 0 | .00 | 8 | 5 | −.64 | 5 | 2 | 2.64 | 6 | 5 | 6.07 | 7 | 7 | 4 | 3.01 | 142.43 | 174.00 | 0 | 1 | −.80 |
| 1,750-1,999 | 72 | 0 | 0 | .00 | 4 | 5 | −10.04 | 5 | 1 | 5.25 | 7 | 6 | 8.26 | 11 | 11 | 1 | 24.61 | 170.18 | [8]100.00 | 0 | 0 | .00 |
| 2,000-2,499 | 102 | 1 | 0 | .09 | 9 | 8 | −.79 | 5 | 4 | 4.24 | 10 | 2 | 12.68 | 12 | 10 | 5 | 21.48 | 299.10 | 160.00 | 1 | 0 | 1.29 |
| 2,500-2,999 | 42 | 0 | 0 | .00 | 6 | 3 | −9.28 | 3 | 1 | 6.43 | 2 | 2 | 37.86 | 8 | 7 | 1 | 79.62 | 506.29 | [8]200.00 | 0 | 2 | −44.53 |
| 3,000-3,999 | 46 | 2 | 1 | −6.52 | 4 | 4 | −8.96 | 3 | 0 | 32.39 | 3 | 2 | 5.35 | 4 | 4 | 1 | 54.63 | 639.75 | [8]46.00 | 1 | 1 | −.91 |
| 4,000-4,999 | 14 | 0 | 0 | .00 | 2 | 0 | 15.36 | 2 | 0 | 243.57 | 1 | 0 | 16.43 | 0 | 0 | 0 | .00 | ---------- | ---------- | 0 | 0 | .00 |
| *Oregon-part-time* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 383 | 5 | 1 | .60 | 62 | 15 | 5.76 | 23 | 14 | .86 | 29 | 8 | 5.98 | 88 | 76 | 32 | 23.96 | 160.86 | 95.38 | 4 | 1 | .97 |
| *California* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 888 | 5 | 1 | .85 | 26 | 23 | −3.14 | 47 | 15 | 6.35 | 67 | 25 | 12.66 | 108 | 98 | 42 | 20.11 | 278.87 | 225.57 | 2 | 2 | 2.66 |
| 0-249 | 20 | 0 | 0 | .00 | 2 | 1 | 8.60 | 2 | 1 | 11.50 | 5 | 3 | 41.50 | 1 | 1 | 0 | 3.60 | [8]72.00 | ---------- | 0 | 0 | .00 |
| 250-499 | 51 | 2 | 0 | 2.74 | 2 | 0 | 4.80 | 4 | 0 | 7.74 | 6 | 1 | 111.49 | 4 | 4 | 1 | 11.59 | 166.75 | [8]76.00 | 0 | 0 | .00 |
| 500-749 | 74 | 0 | 0 | .00 | 7 | 1 | 3.85 | 12 | 0 | 39.11 | 13 | 5 | 11.62 | 9 | 8 | 5 | 19.67 | 303.62 | 194.60 | 1 | 0 | 3.04 |
| 750-999 | 87 | 0 | 0 | .00 | 1 | 7 | −4.99 | 7 | 0 | 8.88 | 12 | 4 | 15.25 | 9 | 9 | 2 | 37.79 | 377.00 | [8]52.50 | 0 | 0 | .00 |
| 1,000-1,249 | 71 | 0 | 0 | .00 | 3 | 2 | 1.34 | 4 | 1 | 1.62 | 7 | 2 | 11.76 | 8 | 6 | 2 | 6.63 | 163.50 | [8]255.00 | 0 | 0 | .00 |
| 1,250-1,499 | 93 | 0 | 1 | −3.22 | 2 | 3 | −1.12 | 4 | 2 | 12.31 | 7 | 2 | 13.66 | 13 | 12 | 7 | 30.02 | 291.83 | 101.43 | 0 | 0 | .00 |
| 1,500-1,749 | 91 | 0 | 0 | .00 | 0 | 3 | −8.76 | 6 | 1 | 12.78 | 4 | 1 | .27 | 12 | 10 | 3 | 15.92 | 313.50 | 562.00 | 1 | 0 | 28.01 |
| 1,750-1,999 | 76 | 0 | 0 | .00 | 2 | 0 | 2.51 | 1 | 0 | 1.25 | 2 | 2 | −.58 | 5 | 5 | 6 | 7.70 | 254.40 | 114.50 | 0 | 0 | .00 |
| 2,000-2,499 | 137 | 3 | 0 | 6.66 | 4 | 2 | 1.23 | 5 | 4 | −.30 | 4 | 3 | −.19 | 20 | 19 | 6 | 27.17 | 227.37 | 99.67 | 0 | 0 | .00 |
| 2,500-2,999 | 79 | 0 | 0 | .00 | 0 | 1 | −1.52 | 2 | 4 | −8.54 | 6 | 2 | 3.78 | 17 | 15 | 5 | 3.84 | 107.13 | 260.80 | 0 | 1 | −2.53 |
| 3,000-3,999 | 66 | 0 | 0 | .00 | 3 | 1 | 1.83 | 0 | 2 | −6.89 | 1 | 0 | 2.73 | 10 | 9 | 3 | 65.13 | 661.22 | 550.67 | 0 | 0 | .00 |
| 4,000-4,999 | 24 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | 1 | −6.25 | ---------- | [8]150.00 | 0 | 0 | .00 |
| 5,000-9,999 | 19 | 0 | 0 | .00 | 0 | 2 | −137.68 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | 1 | −53.84 | ---------- | [8]1,023.00 | 0 | 1 | −11.37 |
| *N. C. self-sufficing counties—white operators* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 607 | 5 | 0 | .25 | 74 | 44 | −1.00 | 49 | 12 | 1.25 | 32 | 15 | 2.04 | 17 | 15 | 16 | .97 | 96.27 | 53.62 | 0 | 0 | .00 |

**See footnotes at end of table.**

TABLE 30.—NET CHANGE IN LIABILITIES:[1] *Number of families having a net increase or a net decrease between the beginning and end of the report year in rents, taxes, charge accounts, and other bills owed, and in balances owed on installment purchases, and average amounts reported, by income, 30 analysis units in 23 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | Rents owed | | | Taxes due | | | Charge accounts owed | | | Other bills owed | | | Balances owed on installment purchases | | | | | | Other liabilities [7] | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families having [3]— | | Average net change [4] | Families owing balances at end of year [5] | Families having [3]— | | Average net change [4] | Average net increase [6] | Average net decrease [6] | Families having [3]— | | Average net change [4] |
| | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | Net increase | Net decrease | | | Net increase | Net decrease | | | | Net increase | Net decrease | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| FARMS—continued | | | | | | | | | | | | | | | | | | | | | | |
| *N. C.-S. C.—white operators* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *Dol.* |
| All incomes | 1,944 | 34 | 7 | 0.91 | 247 | 146 | 0.10 | 208 | 59 | 5.22 | 296 | 67 | 9.78 | 278 | 258 | 122 | 13.95 | 169.43 | 135.98 | 12 | 1 | 0.75 |
| 0–249 | 22 | 4 | 0 | 24.72 | 9 | 0 | 7.91 | 10 | 0 | 48.50 | 12 | 0 | 44.50 | 1 | 1 | 0 | .14 | [8] 3.00 | --------- | 0 | 0 | .00 |
| 250–499 | 123 | 8 | 0 | 3.15 | 32 | 8 | 3.30 | 35 | 1 | 15.11 | 45 | 2 | 21.78 | 21 | 21 | 4 | 13.95 | 93.62 | 62.50 | 4 | 0 | 3.91 |
| 500–749 | 237 | 8 | 1 | 2.60 | 47 | 16 | 3.54 | 40 | 8 | 10.17 | 56 | 5 | 17.48 | 30 | 27 | 8 | 15.16 | 145.37 | 41.62 | 1 | 0 | .15 |
| 750–999 | 284 | 6 | 1 | 1.00 | 36 | 26 | −.47 | 29 | 9 | 4.60 | 52 | 10 | 11.57 | 31 | 28 | 18 | 11.29 | 156.75 | 65.83 | 1 | 0 | .26 |
| 1,000–1,249 | 271 | 3 | 0 | .88 | 37 | 18 | 3.21 | 34 | 11 | 6.34 | 38 | 16 | 5.35 | 44 | 39 | 21 | 11.00 | 142.62 | 122.95 | 2 | 1 | 1.44 |
| 1,250–1,499 | 237 | 3 | 3 | −.46 | 21 | 19 | −.04 | 17 | 11 | .99 | 24 | 9 | 5.08 | 39 | 36 | 16 | 11.72 | 141.78 | 145.38 | 2 | 0 | 1.76 |
| 1,500–1,749 | 177 | 0 | 1 | −1.13 | 24 | 13 | 4.24 | 15 | 5 | 1.78 | 26 | 5 | 10.45 | 28 | 28 | 12 | 20.30 | 196.14 | 158.17 | 0 | 0 | .00 |
| 1,750–1,999 | 121 | 0 | 0 | .00 | 16 | 9 | 2.41 | 5 | 2 | 4.27 | 13 | 8 | 4.84 | 15 | 15 | 10 | 9.65 | 173.40 | 143.30 | 1 | 0 | .12 |
| 2,000–2,499 | 204 | 1 | 0 | 1.72 | 14 | 15 | −3.62 | 9 | 6 | −.29 | 9 | 10 | −1.41 | 36 | 34 | 13 | 25.16 | 210.29 | 155.23 | 1 | 0 | .24 |
| 2,500–2,999 | 105 | 0 | 0 | .00 | 5 | 7 | −1.17 | 7 | 3 | 3.97 | 11 | 0 | 16.18 | 17 | 14 | 6 | 16.90 | 194.86 | 159.00 | 0 | 0 | .00 |
| 3,000–3,999 | 95 | 1 | 0 | .53 | 2 | 10 | −23.53 | 4 | 2 | −1.65 | 7 | 1 | 13.57 | 11 | 11 | 8 | 12.32 | 284.18 | 244.50 | 0 | 0 | .00 |
| 4,000–4,999 | 42 | 0 | 0 | .00 | 3 | 4 | 4.26 | 2 | 0 | 14.88 | 3 | 0 | 6.90 | 3 | 3 | 4 | 7.86 | 474.67 | 273.50 | 0 | 0 | .00 |
| 5,000–9,999 | 26 | 0 | 1 | −15.38 | 1 | 1 | −3.08 | 1 | 1 | −3.85 | 0 | 1 | −5.77 | 2 | 1 | 2 | −12.23 | [8] 242.00 | [8] 280.00 | 0 | 0 | .00 |
| *Ga.-Miss.—white operators* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 1,257 | 8 | 0 | 1.25 | 61 | 17 | −.28 | 109 | 29 | 4.57 | 116 | 27 | 5.52 | 95 | 87 | 26 | 12.98 | 248.24 | 203.19 | 4 | 4 | .58 |
| 0–249 | 8 | 1 | 0 | 50.00 | 1 | 0 | 23.12 | 1 | 0 | 6.25 | 1 | 0 | 1.25 | 0 | 0 | 0 | .00 | --------- | --------- | 1 | 0 | 5.50 |
| 250–499 | 168 | 2 | 0 | 3.10 | 8 | 2 | −.03 | 21 | 1 | 5.04 | 25 | 2 | 4.48 | 6 | 6 | 0 | 3.88 | 108.67 | --------- | 0 | 1 | −.02 |
| 500–749 | 300 | 2 | 0 | 1.03 | 17 | 1 | 1.20 | 24 | 7 | 2.83 | 34 | 8 | 5.72 | 11 | 11 | 0 | 3.01 | 82.18 | --------- | 1 | 1 | .02 |
| 750–999 | 240 | 0 | 0 | .00 | 16 | 4 | .21 | 30 | 7 | 8.81 | 24 | 4 | 5.29 | 14 | 14 | 4 | 9.51 | 176.36 | 46.75 | 1 | 2 | .34 |
| 1,000–1,249 | 142 | 2 | 0 | 1.87 | 11 | 4 | −.06 | 13 | 5 | 5.88 | 10 | 7 | 10.04 | 9 | 7 | 1 | 21.27 | 489.86 | [8] 409.00 | 0 | 0 | .00 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1,250-1,499 | 102 | 0 | 0 | .00 | 1 | 2 | −11.81 | 7 | 2 | 2.41 | 6 | 3 | 1.13 | 7 | 7 | 1 | 9.88 | 178.00 | [8] 238.00 | 0 | 0 | .00 |
| 1,500-1,749 | 62 | 0 | 0 | .00 | 5 | 0 | 5.32 | 2 | 1 | 2.40 | 5 | 2 | −7.05 | 6 | 6 | 4 | 17.08 | 281.83 | 158.00 | 0 | 0 | .00 |
| 1,750-1,999 | 45 | 0 | 0 | .00 | 1 | 0 | .04 | 2 | 2 | −.16 | 1 | 0 | 1.56 | 3 | 2 | 5 | −19.24 | [8] 90.00 | 209.20 | 0 | 0 | .00 |
| 2,000-2,499 | 41 | 1 | 0 | 1.83 | 0 | 1 | −2.20 | 3 | 0 | 7.76 | 5 | 0 | 14.39 | 7 | 7 | 1 | 30.05 | 204.57 | [8] 200.00 | 0 | 0 | .00 |
| 2,500-2,999 | 45 | 0 | 0 | .00 | 1 | 0 | 10.67 | 4 | 2 | 17.00 | 2 | 0 | 12.78 | 9 | 8 | 3 | 35.44 | 237.62 | 102.00 | 1 | 0 | 13.33 |
| 3,000-3,999 | 38 | 0 | 0 | .00 | 0 | 2 | −3.82 | 2 | 0 | 5.26 | 2 | 1 | 9.21 | 7 | 7 | 1 | 89.00 | 511.00 | [8] 195.00 | 0 | 0 | .00 |
| 4,000-4,999 | 24 | 0 | 0 | .00 | 0 | 1 | −12.50 | 0 | 2 | −26.04 | 0 | 0 | .00 | 6 | 4 | 1 | 51.62 | 327.75 | [8] 72.00 | 0 | 0 | .00 |
| 5,000-9,999 | 28 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | .00 | 1 | 0 | 17.86 | 5 | 5 | 1 | 28.28 | 182.40 | [8] 120.00 | 0 | 0 | .00 |
| 10,000-19,999 | 14 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | .00 | 0 | 0 | .00 | 5 | 3 | 4 | 1.07 | 631.00 | 469.50 | 0 | 0 | .00 |
| *N. C.-S. C.—Negro operators* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 433 | 34 | 3 | 3.51 | 110 | 43 | 1.28 | 57 | 21 | .92 | 86 | 18 | 5.39 | 46 | 42 | 30 | 4.62 | 110.81 | 88.47 | 2 | 0 | .54 |
| 0-249 | 28 | 11 | 0 | 20.39 | 13 | 2 | 2.04 | 7 | 0 | 10.54 | 9 | 3 | 2.00 | 2 | 2 | 1 | 3.75 | [8] 53.50 | [8] 2.00 | 1 | 0 | 1.25 |
| 250-499 | 112 | 11 | 0 | 4.14 | 43 | 10 | 3.61 | 20 | 0 | 9.70 | 29 | 0 | 11.28 | 12 | 11 | 6 | 4.96 | 80.36 | 54.83 | 0 | 0 | .00 |
| 500-749 | 108 | 8 | 1 | 3.18 | 17 | 11 | −1.73 | 15 | 5 | 4.99 | 19 | 4 | 5.01 | 14 | 14 | 3 | 9.89 | 89.64 | 62.33 | 0 | 0 | .00 |
| 750-999 | 84 | 3 | 1 | 1.37 | 17 | 9 | 2.80 | 10 | 4 | 1.43 | 16 | 5 | 4.32 | 4 | 4 | 10 | −5.86 | 62.25 | 74.10 | 0 | 0 | .00 |
| 1,000-1,249 | 54 | 1 | 1 | .46 | 12 | 6 | .87 | 3 | 6 | −10.24 | 8 | 2 | 2.00 | 7 | 6 | 6 | 6.18 | 181.00 | 125.33 | 1 | 0 | 3.70 |
| 1,250-1,499 | 21 | 0 | 0 | .00 | 4 | 1 | 3.17 | 2 | 3 | −14.37 | 3 | 4 | −1.12 | 2 | 2 | 1 | 16.21 | [8] 284.50 | [8] 180.00 | 0 | 0 | .00 |
| 1,500-1,999 | 23 | 0 | 0 | .00 | 4 | 4 | −3.30 | 0 | 3 | −32.39 | 2 | 0 | 1.30 | 5 | 3 | 3 | 1.78 | 168.00 | 154.33 | 0 | 0 | .00 |
| *Ga.-Miss.—Negro operators* | | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 511 | 3 | 6 | −.77 | 19 | 7 | .05 | 61 | 32 | 1.68 | 58 | 15 | 3.27 | 17 | 14 | 7 | 1.19 | 68.14 | 49.57 | 5 | 0 | .78 |
| 0-249 | 31 | 1 | 0 | 1.94 | 3 | 0 | 6.10 | 7 | 0 | 11.03 | 8 | 0 | 11.64 | 1 | 1 | 0 | 1.29 | [8] 40.00 | -------- | 2 | 0 | 5.29 |
| 250-499 | 178 | 0 | 1 | −.21 | 6 | 0 | 1.16 | 30 | 6 | 6.54 | 24 | 1 | 4.69 | 2 | 1 | 0 | .20 | [8] 35.00 | -------- | 0 | 0 | .00 |
| 500-749 | 147 | 1 | 3 | −.71 | 9 | 3 | −.27 | 15 | 9 | 4.49 | 20 | 3 | 4.50 | 3 | 3 | 3 | .26 | 31.67 | 18.67 | 0 | 0 | .00 |
| 750-999 | 91 | 0 | 2 | −3.72 | 1 | 1 | −.02 | 7 | 11 | −5.69 | 2 | 6 | −1.82 | 6 | 4 | 2 | .65 | 44.75 | [8] 60.00 | 3 | 0 | 2.56 |
| 1,000-1,249 | 47 | 1 | 0 | .60 | 0 | 1 | −3.36 | 2 | 5 | −15.53 | 4 | 4 | .42 | 3 | 3 | 2 | −.45 | 50.00 | [8] 85.50 | 0 | 0 | .00 |
| 1,250-1,499 | 17 | 0 | 0 | .00 | 0 | 2 | −10.12 | 0 | 1 | −3.53 | 0 | 1 | −2.35 | 2 | 2 | 0 | 26.76 | [8] 227.50 | -------- | 0 | 0 | .00 |
| SOUTHEAST SHARECROPPERS | | | | | | | | | | | | | | | | | | | | | | |
| N. C.-S. C.—white families | 630 | 0 | 0 | .00 | 69 | 22 | .31 | 75 | 39 | 2.11 | 101 | 33 | 6.55 | 59 | 58 | 34 | 3.62 | 86.28 | 80.03 | 0 | 0 | .00 |
| Ga.-Miss.—white families | 481 | 1 | 1 | .20 | 19 | 2 | .11 | 90 | 4 | 8.00 | 82 | 14 | 4.98 | 12 | 10 | 2 | .94 | 48.80 | [8] 19.00 | 1 | 0 | .25 |
| N. C.-S. C.—Negro families | 640 | 1 | 0 | .02 | 71 | 35 | .12 | 66 | 37 | −1.27 | 67 | 40 | .11 | 51 | 49 | 28 | 2.73 | 67.22 | 55.39 | 0 | 0 | .00 |
| Ga.-Miss.—Negro families | 624 | 0 | 4 | −.67 | 14 | 0 | .04 | 66 | 24 | .98 | 53 | 8 | 1.65 | 20 | 19 | 7 | 1.30 | 59.42 | 45.00 | 1 | 0 | .08 |

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[1] See Glossary for a discussion of the transactions included in each item. See table 29 for total liabilities and for additional items included in the total.

[2] See table 24, footnote 2. For data by income for columns 15-18 for Oregon—part-time, North Carolina self-sufficing counties, and Southeast small-city and village Negro families and white and Negro sharecroppers, see table 31.

[3] The number of families having any net change may be obtained by adding the number having net increases and the number having net decreases.

[4] Averages are based on the number of families in each class (column 2), regardless of whether they had any net change in liabilities. These averages will be positive (increase) when for the group aggregate increases exceeded aggregate decreases, or negative (decrease) when aggregate decreases exceeded aggregate increases. Negative averages are indicated by a minus sign.

[5] Families with balances owing on installment purchases at the end of the report year, regardless of whether installment payments had been made at any other time during the year, or whether the account was contracted during the year.

[6] Averages are based on the corresponding number of families in each class having a net increase or a net decrease in amounts owed on installment purchases (column 16 or 17).

[7] Includes any debts not elsewhere classified and not secured by notes, such as debts to pawn shops.

[8] Average based on fewer than 3 cases.

[9] The aggregate increase was exactly balanced by the aggregate decrease.

TABLE 31.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (SELECTED UNITS): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by income, Oregon part-time farm and selected Southeast analysis units,*[1] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [2] | | | | | | All liabilities [2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums [3] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [3] net change | Average [4] net increase | Average [4] net decrease | Families having— | | | Average [3] net change | Average [5] net increase | Average [5] net decrease | Families owing balances at end of year [6] | Families having [7]— | | Average [3] net change | Families paying | | Average amount paid, based on— | |
| | | Any change | Net increase | Net decrease | | | | Any change | Net increase | Net decrease | | | | | Net increase | Net decrease | | | | All families [9] | Families paying [10] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| SOUTHEAST SMALL CITIES—NEGRO FAMILIES | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| All incomes | 475 | 404 | 375 | 29 | 25.92 | 52.60 | 255.55 | 298 | 212 | 86 | 21.58 | 78.72 | 74.85 | 116 | 107 | 51 | 8.91 | 388 | 81.7 | 29.62 | 36.26 |
| 0–249 | 47 | 29 | 26 | 3 | 4.32 | 14.23 | 55.67 | 32 | 32 | 0 | 29.15 | 42.81 | -------- | 7 | 7 | 1 | 2.38 | 27 | 57.4 | 8.15 | 14.19 |
| 250–499 | 159 | 126 | 113 | 13 | 9.86 | 21.52 | 66.54 | 90 | 74 | 16 | 13.40 | 33.05 | 19.69 | 28 | 27 | 13 | 3.23 | 123 | 77.4 | 15.24 | 19.71 |
| 500–749 | 108 | 98 | 94 | 4 | 35.52 | 42.53 | 40.50 | 62 | 43 | 19 | 17.49 | 61.16 | 39.00 | 29 | 26 | 15 | 4.51 | 94 | 87.0 | 27.42 | 31.50 |
| 750–999 | 91 | 86 | 81 | 5 | 13.57 | 73.06 | 936.60 | 61 | 38 | 23 | 40.31 | 140.58 | 72.78 | 30 | 30 | 10 | 24.90 | 85 | 93.4 | 48.32 | 51.73 |
| 1,000–1,249 | 50 | 46 | 45 | 1 | 83.56 | 98.93 | [11] 274.00 | 37 | 18 | 19 | 16.98 | 158.89 | 105.84 | 17 | 13 | 7 | 16.40 | 42 | 84.0 | 47.34 | 56.36 |
| 1,250–1,499 | 10 | 10 | 9 | 1 | 151.70 | 176.89 | [11] 75.00 | 7 | 3 | 4 | −3.90 | 88.00 | 75.75 | 1 | 1 | 2 | −1.80 | 9 | 90.0 | 80.90 | 89.89 |
| 1,500–1,749 | 5 | 4 | 3 | 1 | −2.00 | 108.33 | [11] 335.00 | 5 | 4 | 1 | 248.60 | 444.25 | [11] 534.00 | 2 | 2 | 1 | 95.60 | 3 | [12] 60.0 | 39.00 | 65.00 |
| 1,750–1,999 | 5 | 5 | 4 | 1 | −42.40 | 159.50 | [11] 850.00 | 4 | 0 | 4 | −171.80 | ------- | 214.75 | 2 | 1 | 2 | −85.00 | 5 | [12] 100.0 | 106.60 | 106.60 |
| SOUTHEAST VILLAGES—NEGRO FAMILIES | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 972 | 542 | 484 | 58 | 15.99 | 41.20 | 75.78 | 558 | 437 | 121 | 18.45 | 55.27 | 51.36 | 167 | 151 | 45 | 6.97 | 471 | 48.5 | 12.12 | 25.00 |
| 0–249 | 146 | 50 | 42 | 8 | 1.24 | 15.52 | 58.88 | 85 | 81 | 4 | 22.56 | 41.07 | 8.25 | 10 | 9 | 1 | 3.55 | 43 | 29.5 | 2.82 | 9.56 |
| 250–499 | 403 | 206 | 186 | 20 | 7.22 | 20.52 | 45.30 | 223 | 183 | 40 | 14.77 | 39.33 | 31.10 | 57 | 51 | 16 | 3.54 | 184 | 45.7 | 7.85 | 17.17 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 500-749 | 268 | 168 | 153 | 15 | 16.81 | 41.12 | 119.13 | 158 | 116 | 42 | 18.04 | 62.35 | 57.07 | 62 | 55 | 18 | 6.56 | 144 | 53.7 | 12.90 | 24.01 |
| 750-999 | 100 | 73 | 65 | 8 | 39.94 | 72.09 | 86.50 | 59 | 40 | 19 | 25.03 | 91.10 | 60.05 | 24 | 24 | 3 | 17.49 | 61 | 64.0 | 26.36 | 41.19 |
| 1,000-1,249 | 44 | 36 | 30 | 6 | 58.38 | 96.93 | 56.50 | 25 | 12 | 13 | −7.91 | 55.08 | 77.62 | 10 | 8 | 6 | 4.70 | 30 | 68.2 | 43.15 | 63.30 |
| 1,250-1,499 | 11 | 9 | 8 | 1 | 126.00 | 198.25 | [11] 200.00 | 8 | 5 | 3 | 154.36 | 417.60 | 130.00 | 4 | 4 | 1 | 102.01 | 6 | 54.5 | 19.37 | 35.50 |
| OREGON—PART-TIME FARMS | | | | | | | | | | | | | | | | | | | | |
| All incomes | 383 | 340 | 289 | 51 | 189.30 | 292.79 | 237.51 | 253 | 124 | 129 | 8.37 | 244.19 | 209.87 | 88 | 76 | 32 | 23.96 | 251 | 65.5 | 59.42 | 90.68 |
| 250-499 | 2 | 2 | 0 | 2 | [11] −175.00 | ---- | [11] 175.00 | 1 | 1 | 0 | [11] 23.00 | [11] 46.00 | ------ | 0 | 0 | 0 | [11] .00 | 0 | [12] .0 | [11] .00 | ---- |
| 500-749 | 17 | 12 | 6 | 6 | −296.94 | 61.00 | 902.33 | 6 | 4 | 2 | 16.47 | 85.25 | [11] 30.50 | 1 | 1 | 1 | 1.82 | 5 | 29.4 | 16.35 | 55.60 |
| 750-999 | 44 | 32 | 25 | 7 | 70.59 | 169.12 | 160.29 | 27 | 24 | 3 | 134.95 | 256.79 | 75.00 | 11 | 9 | 2 | 17.18 | 22 | 50.0 | 24.77 | 49.55 |
| 1,000-1,249 | 50 | 38 | 29 | 9 | 58.94 | 143.14 | 133.78 | 34 | 18 | 16 | 37.96 | 187.67 | 92.50 | 8 | 7 | 4 | 8.06 | 25 | 50.0 | 27.44 | 54.88 |
| 1,250-1,499 | 63 | 58 | 50 | 8 | 105.35 | 147.52 | 92.38 | 40 | 20 | 20 | −1.97 | 128.15 | 134.35 | 16 | 14 | 7 | 21.42 | 36 | 57.1 | 31.97 | 55.94 |
| 1,500-1,749 | 62 | 57 | 52 | 5 | 157.08 | 205.65 | 191.00 | 38 | 17 | 21 | −17.61 | 171.00 | 190.43 | 16 | 14 | 3 | 41.56 | 42 | 67.7 | 47.63 | 70.31 |
| 1,750-1,999 | 44 | 40 | 35 | 5 | 206.88 | 274.91 | 103.80 | 33 | 9 | 24 | −59.41 | 316.00 | 227.42 | 8 | 8 | 4 | 26.68 | 29 | 65.9 | 60.88 | 92.38 |
| 2,000-2,499 | 55 | 55 | 51 | 4 | 425.96 | 482.53 | 295.00 | 43 | 19 | 24 | 10.22 | 371.37 | 270.58 | 18 | 15 | 5 | 33.34 | 48 | 87.3 | 89.91 | 103.02 |
| 2,500-2,999 | 29 | 29 | 26 | 3 | 466.26 | 532.85 | 110.67 | 20 | 7 | 13 | −5.17 | 585.57 | 326.85 | 6 | 4 | 6 | 4.79 | 28 | 96.6 | 130.65 | 135.32 |
| 3,000-3,999 | 17 | 17 | 15 | 2 | 554.05 | 647.80 | [11] 149.00 | 11 | 5 | 6 | −90.47 | 176.40 | 403.33 | 4 | 4 | 0 | 53.53 | 16 | 94.1 | 214.12 | 227.50 |
| N. C. SELF-SUFFICING COUNTIES—WHITE FARM OPERATORS | | | | | | | | | | | | | | | | | | | | |
| All incomes | 607 | 440 | 247 | 193 | 31.18 | 159.57 | 106.16 | 239 | 130 | 109 | −3.78 | 61.34 | 94.24 | 17 | 15 | 16 | .97 | 97 | 16.0 | 2.55 | 15.98 |
| 0-249 | 10 | 6 | 1 | 5 | −15.90 | [11] 1.00 | 32.00 | 3 | 3 | 0 | 5.10 | 17.00 | ------- | 0 | 0 | 0 | .00 | 2 | 20.0 | .10 | [11] .50 |
| 250-499 | 78 | 51 | 10 | 41 | −36.42 | 36.10 | 78.10 | 32 | 23 | 9 | 5.38 | 25.22 | 17.78 | 0 | 0 | 0 | .00 | 7 | 9.0 | .63 | 7.00 |
| 500-749 | 138 | 90 | 29 | 61 | −22.93 | 67.45 | 83.93 | 55 | 40 | 15 | 11.90 | 56.40 | 40.93 | 4 | 4 | 3 | 1.72 | 17 | 12.3 | .90 | 7.29 |
| 750-999 | 156 | 107 | 60 | 47 | −7.82 | 74.80 | 121.45 | 63 | 39 | 24 | 2.05 | 54.26 | 74.83 | 4 | 3 | 2 | .43 | 27 | 17.3 | 1.95 | 11.26 |
| 1,000-1,249 | 107 | 79 | 59 | 20 | 59.30 | 148.34 | 120.35 | 35 | 8 | 27 | −22.41 | 67.75 | 108.89 | 2 | 1 | 4 | −.85 | 13 | 12.1 | 2.39 | 19.69 |
| 1,250-1,499 | 63 | 56 | 45 | 11 | 109.02 | 201.49 | 199.91 | 29 | 9 | 20 | −19.02 | 109.33 | 109.10 | 3 | 3 | 6 | 1.92 | 17 | 27.0 | 5.10 | 18.88 |
| 1,500-1,749 | 39 | 36 | 31 | 5 | 209.64 | 288.45 | 153.20 | 13 | 2 | 11 | −35.38 | [11] 93.50 | 142.45 | 2 | 2 | 1 | −1.18 | 10 | 25.6 | 10.08 | 39.30 |
| 1,750-1,999 | 16 | 15 | 12 | 3 | 307.56 | 487.33 | 309.00 | 9 | 6 | 3 | 15.31 | 209.67 | 337.67 | 2 | 2 | 0 | 18.63 | 4 | 25.0 | 6.38 | 25.50 |
| N. C.-S. C.—WHITE SHARECROPPERS | | | | | | | | | | | | | | | | | | | | |
| All incomes | 630 | 492 | 401 | 91 | 67.17 | 129.16 | 104.10 | 332 | 213 | 119 | 13.16 | 83.65 | 80.05 | 59 | 58 | 34 | 3.62 | 313 | 49.7 | 10.33 | 20.80 |
| 0-249 | 7 | 3 | 0 | 3 | −21.86 | ----- | 51.00 | 6 | 5 | 1 | 13.86 | 21.00 | [11] 8.00 | 0 | 0 | 0 | .00 | 1 | [12] 14.3 | 2.00 | [11] 14.00 |
| 250-499 | 84 | 48 | 31 | 17 | 2.65 | 53.81 | 85.00 | 60 | 51 | 9 | 33.74 | 60.53 | 28.11 | 8 | 8 | 3 | 1.39 | 18 | 21.4 | 4.03 | 18.83 |
| 500-749 | 153 | 106 | 85 | 21 | 23.09 | 64,68 | 93.57 | 88 | 61 | 27 | 25.78 | 80.90 | 36.67 | 12 | 12 | 7 | 2.71 | 73 | 47.7 | 6.85 | 14.36 |
| 750-999 | 149 | 120 | 93 | 27 | 35.36 | 82.74 | 89.89 | 72 | 45 | 27 | 17.50 | 101.16 | 72.04 | 13 | 13 | 7 | 6.51 | 74 | 49.7 | 9 32 | 18.77 |
| 1,000-1,249 | 105 | 89 | 77 | 12 | 85.11 | 142.05 | 166.75 | 49 | 27 | 22 | −1.24 | 92.63 | 119.59 | 11 | 10 | 7 | 4.22 | 63 | 60.0 | 14.51 | 24.19 |
| 1,250-1,499 | 69 | 65 | 59 | 6 | 157.41 | 194.54 | 102.67 | 28 | 14 | 14 | 5.42 | 121.57 | 94.86 | 9 | 9 | 6 | .96 | 40 | 58.0 | 11.98 | 20.68 |
| 1,500-1,999 | 63 | 61 | 56 | 5 | 216.67 | 259.21 | 173.20 | 29 | 10 | 19 | −22.78 | 93.60 | 124.79 | 6 | 6 | 4 | 4.33 | 44 | 69.8 | 21.75 | 31.14 |

**See footnotes at end of table.**

TABLE 31.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (SELECTED UNITS): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by income, Oregon part-time farm and selected Southeast analysis units,*[1] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Families | All assets [2] | | | | | | All liabilities [2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums [8] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [3] net change | Average [4] net increase | Average [4] net decrease | Families having— | | | Average [3] net change | Average [5] net increase | Average [5] net decrease | Families owing balances at end of year [6] | Families having [7]— | | Average [3] net change | Families paying | | Average amount paid, based on— | |
| | | Any change | Net increase | Net decrease | | | | Any change | Net increase | Net decrease | | | | | Net increase | Net decrease | | | | All families [9] | Families paying [10] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| **GA.-MISS.—WHITE SHARECROPPERS** | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| All incomes | 481 | 279 | 177 | 102 | −0.92 | 25.29 | 48.21 | 205 | 185 | 20 | 20.51 | 57.09 | 34.75 | 12 | 10 | 2 | 0.94 | 153 | 31.8 | 3.85 | 12.10 |
| 0–249 | 16 | 7 | 3 | 4 | −2.56 | 6.33 | 15.00 | 9 | 9 | 0 | 40.62 | 72.22 | ------ | 0 | 0 | 0 | .00 | 4 | 25.0 | 1.56 | 6.25 |
| 250–499 | 187 | 98 | 60 | 38 | −4.60 | 16.27 | 48.34 | 87 | 83 | 4 | 21.35 | 49.08 | 20.25 | 3 | 2 | 1 | .56 | 54 | 28.9 | 2.74 | 9.52 |
| 500–749 | 201 | 124 | 85 | 39 | 3.21 | 26.14 | 40.41 | 82 | 72 | 10 | 21.33 | 62.26 | 19.60 | 8 | 7 | 0 | 1.62 | 66 | 32.8 | 4.59 | 13.97 |
| 750–999 | 77 | 50 | 29 | 21 | −2.40 | 43.41 | 68.76 | 27 | 21 | 6 | 12.17 | 64.52 | 69.67 | 1 | 1 | 1 | .26 | 29 | 37.7 | 5.08 | 13.48 |
| **N. C.-S. C.—NEGRO SHARECROPPERS** | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 640 | 460 | 390 | 70 | 47.69 | 89.00 | 59.84 | 290 | 177 | 113 | 2.64 | 55.28 | 71.65 | 51 | 49 | 28 | 2.73 | 286 | 44.7 | 6.73 | 15.07 |
| 0–249 | 42 | 15 | 9 | 6 | −1.67 | 12.11 | 29.83 | 31 | 29 | 2 | 35.31 | 51.62 | [11] 7.00 | 4 | 4 | 1 | 2.00 | 10 | 23.8 | 2.24 | 9.40 |
| 250–499 | 196 | 124 | 96 | 28 | 6.30 | 29.41 | 56.75 | 97 | 71 | 26 | 11.38 | 42.31 | 29.73 | 20 | 20 | 6 | 4.04 | 73 | 37.2 | 4.30 | 11.53 |
| 500–749 | 208 | 152 | 132 | 20 | 38.16 | 68.27 | 53.75 | 82 | 44 | 38 | .28 | 46.27 | 52.03 | 14 | 12 | 9 | .44 | 89 | 42.8 | 5.63 | 13.16 |
| 750–999 | 116 | 97 | 88 | 9 | 90.74 | 127.47 | 76.78 | 43 | 20 | 23 | −3.55 | 97.65 | 102.83 | 7 | 7 | 6 | 3.63 | 68 | 58.6 | 8.45 | 14.41 |
| 1,000–1,249 | 56 | 51 | 44 | 7 | 121.16 | 169.09 | 93.57 | 25 | 10 | 15 | −19.77 | 74.50 | 123.47 | 4 | 4 | 4 | 2.34 | 33 | 58.9 | 13.43 | 22.79 |
| 1,250–1,499 | 22 | 21 | 21 | 0 | 186.72 | 195.62 | ------ | 12 | 3 | 9 | −25.73 | 183.33 | 124.00 | 2 | 2 | 2 | 10.22 | 13 | 59.1 | 21.36 | 36.15 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| GA.-MISS.—NEGRO SHARE-CROPPERS | | | | | | | | | | | | | | | | | | | | | |
| All incomes | 624 | 371 | 296 | 75 | 10.20 | 27.17 | 22.41 | 195 | 151 | 44 | 4.67 | 40.08 | 71.32 | 20 | 19 | 7 | 1.30 | 265 | 42.5 | 3.83 | 9.03 |
| 0-249 | 126 | 55 | 42 | 13 | 2.31 | 11.88 | 16.00 | 47 | 46 | 1 | 12.56 | 34.54 | [11] 6.00 | 3 | 3 | 0 | .25 | 37 | 29.4 | 1.65 | 5.62 |
| 250-499 | 307 | 190 | 145 | 45 | 4.65 | 15.71 | 18.91 | 86 | 70 | 16 | 6.39 | 33.24 | 22.75 | 5 | 5 | 0 | .84 | 134 | 43.6 | 3.55 | 8.13 |
| 500-749 | 144 | 93 | 80 | 13 | 25.63 | 51.44 | 32.62 | 47 | 28 | 19 | .77 | 55.50 | 75.95 | 9 | 8 | 5 | 2.56 | 68 | 47.2 | 5.42 | 11.49 |
| 750-999 | 47 | 33 | 29 | 4 | 20.28 | 39.69 | 49.50 | 15 | 7 | 8 | −15.81 | 83.14 | 165.62 | 3 | 3 | 2 | 3.30 | 26 | 55.3 | 6.66 | 12.04 |

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[1] See table 24, footnote 2.

[2] Includes net changes between the beginning and end of the report year resulting from actual money transactions, and (for farm families only) from storing crops grown during the report year for future sale or sale of crops grown and stored in past years, and from increases or decreases in livestock owned. Changes in value of property due to damage or depreciation or due to rise or fall in market prices where no sale had occurred are excluded. See tables 25-30 for data on the separate items comprising these totals for the "all incomes" line.

[3] Averages are based on the number of families in each class (column 2), regardless of whether they had any net change. These averages will be positive (increase) when for the group aggregate increases exceeded aggregate decreases, or negative (decrease) when aggregate decreases exceeded aggregate increases. Negative averages are indicated by a minus sign.

[4] Averages are based on the corresponding number of families in each class having a net increase or a net decrease in assets (column 4 or 5).

[5] Averages are based on the corresponding number of families in each class having a net increase or a net decrease in liabilities (column 10 or 11).

[6] Families with balances owing on installment purchases at the end of the report year, regardless of whether installment payments had been made at any other time during the year, or whether the account was contracted during the year.

[7] The number of families having any net change may be obtained by adding the number having net increases and the number having net decreases.

[8] Premiums paid on life insurance, endowment policies, annuities, and burial insurance. Premiums on health and accident and property insurance are excluded.

[9] Averages are based on the number of families in each class (column 2), regardless of whether they paid life insurance premiums.

[10] Averages are based on the corresponding number of families paying insurance premiums (column 19).

[11] Average based on fewer than 3 cases.

[12] Percentage based on fewer than 10 cases.

TABLE 32.—LIFE INSURANCE PREMIUMS [1] (FARMS): *Average payments for life insurance premiums, with averages based on the number of families making payments,[2] by income, 19 farm analysis units in 20 States,* [3] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Family-income class (dollars) (1) | Vermont (2) | New Jersey (3) | Pennsylvania-Ohio (4) | Michigan-Wisconsin (5) | Illinois-Iowa (6) | North Dakota-Kansas (7) | South Dakota-Montana-Colorado (8) | Washington-Oregon (9) | Oregon—part-time (10) | California (11) | N. C. self-sufficing counties—white operators (12) | N. C.-S. C.—white operators (13) | Ga.-Miss.—white operators (14) | N. C.-S. C.—white sharecroppers (15) | Ga.-Miss.—white sharecroppers (16) | N. C.-S. C.—Negro operators (17) | Ga.-Miss.—Negro operators (18) | N. C.-S. C.—Negro sharecroppers (19) | Ga.-Miss.—Negro sharecroppers (20) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| All incomes | $85 | $125 | $84 | $71 | $89 | [4] $78 | $76 | $80 | $91 | $130 | $16 | $72 | $88 | $21 | $12 | $24 | $12 | $15 | $9 |
| 0–249 | [5] 78 | 156 | 82 | 132 | 92 | 65 | 59 | [5] 32 | ------ | 46 | ([5] [6]) | 23 | [5] 184 | [5] 14 | 6 | 13 | 6 | 9 | 6 |
| 250–499 | 39 | 69 | 38 | 50 | 69 | 54 | 63 | 57 | ------ | 128 | 7 | 24 | 17 | 19 | 10 | 16 | 9 | 12 | 8 |
| 500–749 | 55 | 76 | 54 | 50 | 81 | 59 | 60 | 50 | 56 | 95 | 7 | 23 | 20 | 14 | 14 | 24 | 14 | 13 | 11 |
| 750–999 | 67 | 88 | 52 | 47 | 65 | 72 | 72 | 53 | 50 | 94 | 11 | 31 | 31 | 19 | 13 | 29 | 13 | 14 | 12 |
| 1,000–1,249 | 83 | 135 | 60 | 66 | 72 | 67 | 55 | 61 | 55 | 97 | 20 | 43 | 37 | 24 | ------ | 30 | 17 | 23 | ------ |
| 1,250–1,499 | 86 | 99 | 71 | 71 | 76 | 92 | 80 | 73 | 56 | 110 | 19 | 47 | 48 | 21 | ------ | 20 | 8 | 36 | ------ |
| 1,500–1.749 | 91 | 113 | 68 | 67 | 94 | 85 | 89 | 76 | 70 | 103 | 39 | 53 | 45 | 31 | ------ | 38 | ------ | ------ | ------ |
| 1,750–1,999 | 88 | 129 | 88 | 92 | 75 | 91 | 82 | 89 | 92 | 97 | 26 | 77 | 60 | | | | | | |
| 2,000–2,499 | 147 | 139 | 105 | 86 | 100 | 125 | 103 | 84 | 103 | 131 | ------ | 74 | 50 | ------ | ------ | ------ | ------ | ------ | ------ |
| 2,500–2,999 | 87 | 160 | 124 | 102 | 117 | 169 | 94 | 125 | 135 | 132 | ------ | 117 | 122 | ------ | ------ | ------ | ------ | ------ | ------ |
| 3,000–3,999 | ------ | 215 | 152 | 94 | 126 | 109 | 150 | 140 | 228 | 179 | ------ | 142 | 152 | ------ | ------ | ------ | ------ | ------ | ------ |
| 4,000–4,999 | ------ | ------ | 290 | ------ | 244 | ------ | ------ | 102 | ------ | 252 | ------ | 207 | 193 | ------ | ------ | ------ | ------ | ------ | ------ |
| 5,000–9,999 | ------ | ------ | 392 | ------ | 153 | ------ | ------ | ------ | ------ | 372 | ------ | 299 | 331 | ------ | ------ | ------ | ------ | ------ | ------ |
| 10,000–19,999 | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | 1,057 | ------ | ------ | ------ | ------ | ------ | ------ |

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[1] Premiums paid on life insurance, endowment policies, and annuities. Premiums on health and accident and property insurance are excluded.

[2] Averages are based on the corresponding number of families in each class making payments on insurance premiums (table 28).

[3] See table 24, footnote 2.

[4] The average for negative income families in North Dakota-Kansas was $80; for families having positive incomes, $77.

[5] Average based on fewer than 3 cases.

[6] $0.50 or less.

TABLE 33.—LIFE INSURANCE PREMIUMS [1] (SELECTED UNITS): *Percentage of families paying life insurance premiums, average amounts paid, and percentage distribution of families paying by amount of such payments, by income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[2] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Life insurance premiums | | Distribution [4] of families paying by expenditures for insurance premiums | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families paying | Average amount paid [3] | Less than $10 | $10–$19 | $20–$39 | $40–$59 | $60–$79 | $80–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| NORTH CENTRAL SMALL CITIES | *Percent* | *Dollars* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* |
| All incomes | 75.1 | 118.38 | 1.4 | 5.5 | 15.6 | 17.1 | 13.1 | 8.3 | 23.2 | 8.6 | 4.6 | 2.1 | 0.5 |
| 250–499 | 50.8 | 35.03 | 6.5 | 19.4 | 45.1 | 12.9 | 3.2 | 12.9 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 55.9 | 42.79 | 5.5 | 21.9 | 32.0 | 22.6 | 7.0 | 5.5 | 4.7 | .0 | .0 | .8 | .0 |
| 750–999 | 60.8 | 53.06 | 2.8 | 11.3 | 29.5 | 25.8 | 15.3 | 4.4 | 9.3 | 1.2 | .4 | .0 | .0 |
| 1,000–1,249 | 65.1 | 64.48 | 2.3 | 8.2 | 21.4 | 27.6 | 13.8 | 8.6 | 15.1 | 2.0 | 1.0 | .0 | .0 |
| 1,250–1,499 | 75.8 | 70.11 | 1.2 | 4.7 | 22.0 | 23.3 | 18.0 | 11.2 | 16.5 | 2.5 | .6 | .0 | .0 |
| 1,500–1,749 | 80.2 | 94.95 | 1.1 | 4.0 | 14.5 | 17.8 | 18.5 | 11.6 | 24.8 | 4.4 | 2.2 | 1.1 | .0 |
| 1,750–1,999 | 82.3 | 111.81 | .4 | 2.6 | 9.1 | 14.2 | 15.5 | 6.5 | 40.9 | 8.6 | 2.2 | .0 | .0 |
| 2,000–2,249 | 82.3 | 130.85 | .6 | 2.8 | 7.9 | 10.2 | 14.6 | 11.9 | 32.7 | 14.1 | 4.0 | .6 | .6 |
| 2,250–2,499 | 87.1 | 147.92 | .0 | 1.4 | 7.0 | 11.3 | 7.7 | 9.9 | 36.0 | 16.9 | 7.7 | 2.1 | .0 |
| 2,500–2,999 | 90.4 | 167.08 | .0 | .0 | 6.1 | 9.5 | 10.1 | 7.3 | 33.5 | 20.1 | 11.2 | 2.2 | .0 |
| 3,000–3,999 | 93.0 | 226.55 | .0 | 1.1 | 2.7 | 3.7 | 5.9 | 5.9 | 31.0 | 26.2 | 15.5 | 6.9 | 1.1 |
| 4,000–4,999 | 93.8 | 260.03 | .0 | .0 | .0 | 3.3 | 6.7 | 3.3 | 26.7 | 21.7 | 25.0 | 13.3 | .0 |
| 5,000–9,999 | 93.5 | 541.05 | .0 | .0 | .0 | 5.2 | 3.4 | 5.2 | 19.0 | 10.3 | 15.5 | 27.6 | 13.8 |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | | | | | | | | | | | | | |
| All incomes | 63.7 | 99.67 | 2.1 | 7.4 | 19.1 | 16.5 | 14.9 | 8.6 | 19.5 | 6.6 | 3.6 | 1.5 | .2 |
| 250–499 | 22.6 | 46.05 | [5].0 | [5]15.8 | [5]47.4 | [5]10.5 | [5]15.8 | [5].0 | [5]10.5 | [5].0 | [5].0 | [5].0 | [5].0 |
| 500–749 | 39.2 | 50.81 | 7.1 | 12.8 | 32.6 | 20.6 | 11.3 | 8.5 | 5.7 | .7 | .0 | .7 | .0 |
| 750–999 | 54.5 | 53.38 | 4.2 | 12.8 | 27.6 | 22.4 | 14.4 | 6.1 | 11.2 | 1.0 | .3 | .0 | .0 |
| 1,000–1,249 | 65.4 | 63.26 | 2.1 | 10.1 | 23.4 | 21.2 | 17.6 | 10.4 | 13.0 | 1.6 | .3 | .3 | .0 |
| 1,250–1,499 | 69.6 | 74.47 | 2.2 | 6.5 | 22.5 | 16.8 | 18.7 | 10.6 | 17.8 | 4.0 | .9 | .0 | .0 |
| 1,500–1,749 | 69.3 | 96.51 | .5 | 5.1 | 14.3 | 14.3 | 18.9 | 8.2 | 27.5 | 9.7 | 1.0 | .5 | .0 |
| 1,750–1,999 | 80.4 | 131.57 | .5 | 1.6 | 8.5 | 14.3 | 11.6 | 10.1 | 33.8 | 12.2 | 6.9 | .5 | .0 |
| 2,000–2,499 | 80.2 | 158.31 | .0 | 3.4 | 6.9 | 7.4 | 14.3 | 9.4 | 31.0 | 17.2 | 6.9 | 3.0 | .5 |
| 2,500–2,999 | 78.8 | 200.00 | .0 | .0 | 8.6 | 8.6 | 4.3 | 7.5 | 29.1 | 16.1 | 21.5 | 4.3 | .0 |
| 3,000–3,999 | 84.3 | 266.08 | 1.7 | 3.4 | 5.1 | 5.1 | 8.5 | 3.4 | 25.4 | 13.6 | 15.2 | 18.6 | .0 |
| 4,000–4,999 | 90.5 | 363.68 | [5].0 | [5]5.3 | [5].0 | [5]15.8 | [5].0 | [5].0 | [5]15.8 | [5]15.8 | [5]31.5 | [5]10.5 | [5]5.3 |
| 5,000–9,999 | 90.0 | 394.00 | [5].0 | [5].0 | [5].0 | [5].0 | [5]11.1 | [5].0 | [5]22.3 | [5]22.2 | [5]11.1 | [5]22.2 | [5]11.1 |
| PENNSYLVANIA-OHIO FARMS | | | | | | | | | | | | | |
| All incomes | 31.0 | 84.33 | 4.0 | 7.4 | 23.7 | 15.2 | 13.1 | 7.7 | 20.7 | 5.7 | 2.1 | .1 | .3 |
| 0–249 | 23.8 | 81.80 | [5].0 | [5].0 | [5]40.0 | [5].0 | [5]20.0 | [5].0 | [5]40.0 | [5].0 | [5].0 | [5].0 | [5].0 |
| 250–499 | 15.0 | 38.33 | [5]6.7 | [5]33.3 | [5]26.6 | [5]6.7 | [5]13.3 | [5]6.7 | [5]6.7 | [5].0 | [5].0 | [5].0 | [5].0 |
| 500–749 | 16.7 | 54.26 | 2.9 | 11.4 | 40.0 | 11.4 | 14.3 | 5.7 | 14.3 | .0 | .0 | .0 | .0 |
| 750–999 | 27.6 | 51.54 | 7.1 | 15.5 | 38.1 | 13.1 | 7.1 | 6.0 | 9.5 | 2.4 | 1.2 | .0 | .0 |
| 1,000–1,249 | 34.4 | 60.37 | 9.9 | 5.9 | 23.8 | 20.8 | 14.9 | 6.9 | 16.8 | 1.0 | .0 | .0 | .0 |
| 1,250–1,499 | 32.1 | 70.58 | 4.0 | 6.0 | 27.0 | 16.0 | 13.0 | 10.0 | 19.0 | 3.0 | 2.0 | .0 | .0 |
| 1,500–1,749 | 38.2 | 67.84 | 2.9 | 4.9 | 22.6 | 21.6 | 19.6 | 8.8 | 17.6 | 1.0 | 1.0 | .0 | .0 |
| 1,750–1,999 | 33.0 | 87.82 | 1.5 | 9.2 | 18.5 | 15.4 | 10.8 | 6.2 | 29.2 | 9.2 | .0 | .0 | .0 |
| 2,000–2,499 | 37.8 | 105.24 | 1.0 | 4.2 | 15.6 | 15.6 | 13.5 | 8.3 | 25.1 | 14.6 | 2.1 | .0 | .0 |
| 2,500–2,999 | 33.3 | 123.69 | 2.2 | 2.2 | 17.8 | 8.9 | 17.8 | 8.9 | 22.2 | 4.4 | 15.6 | .0 | .0 |
| 3,000–3,999 | 30.2 | 152.49 | .0 | 2.9 | 5.7 | 5.7 | 2.9 | 5.7 | 45.7 | 25.7 | 5.7 | .0 | .0 |
| 4,000–4,999 | 38.5 | 289.60 | [5].0 | [5].0 | [5]10.0 | [5].0 | [5].0 | [5]10.0 | [5]50.0 | [5]10.0 | [5].0 | [5]10.0 | [5]10.0 |
| 5,000–9,999 | 26.3 | 392.40 | [5].0 | [5]20.0 | [5]20.0 | [5].0 | [5].0 | [5]20.0 | [5].0 | [5]20.0 | [5].0 | [5].0 | [5]20.0 |

See footnotes at end of table.

TABLE 33.—LIFE INSURANCE PREMIUMS[1] (SELECTED UNITS): *Percentage of families paying life insurance premiums, average amounts paid, and percentage distribution of families paying by amount of such payments, by income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[2] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Life insurance premiums | | Distribution[4] of families paying by expenditures for insurance premiums | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families paying | Average amount paid[3] | Less than $10 | $10–$19 | $20–$39 | $40–$59 | $60–$79 | $80–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| ILLINOIS-IOWA FARMS | *Percent* | *Dollars* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* | *Per cent* | *Percent* | *Percent* | *Percent* | *Percent* | *Percent* |
| All incomes | 41.2 | 88.73 | 1.0 | 5.0 | 21.9 | 16.4 | 15.5 | 9.8 | 22.1 | 5.8 | 1.5 | 1.0 | 0.0 |
| 0–249 | 15.4 | 92.50 | [5].0 | [5].0 | [5].0 | [5]25.0 | [5]25.0 | [5].0 | [5]50.0 | [5].0 | [5].0 | [5].0 | [5].0 |
| 250–499 | 24.5 | 68.88 | [5].0 | [5]3.8 | [5]30.8 | [5]11.5 | [5]23.1 | [5]15.4 | [5]15.4 | [5].0 | [5].0 | [5].0 | [5].0 |
| 500–749 | 25.7 | 81.17 | 3.8 | .0 | 17.0 | 22.6 | 18.8 | 15.1 | 15.1 | 5.7 | 1.9 | .0 | .0 |
| 750–999 | 34.9 | 64.71 | 1.1 | 4.4 | 28.9 | 24.5 | 14.4 | 7.8 | 15.6 | 3.3 | .0 | .0 | .0 |
| 1,000–1,249 | 36.9 | 71.58 | .0 | 12.9 | 27.9 | 8.6 | 18.3 | 12.9 | 14.0 | 4.3 | 1.1 | .0 | .0 |
| 1,250–1,499 | 44.0 | 76.48 | 2.2 | 4.4 | 24.1 | 22.0 | 14.3 | 6.6 | 18.7 | 6.6 | 1.1 | .0 | .0 |
| 1,500–1,749 | 46.6 | 93.69 | .0 | 6.7 | 18.6 | 10.7 | 20.0 | 10.7 | 25.3 | 5.3 | .0 | 2.7 | .0 |
| 1,750–1,999 | 48.2 | 75.40 | 1.9 | 3.8 | 30.2 | 11.3 | 11.3 | 9.4 | 28.3 | 3.8 | .0 | .0 | .0 |
| 2,000–2,499 | 54.0 | 100.44 | 1.3 | 5.3 | 20.0 | 17.4 | 10.7 | 9.3 | 20.0 | 12.0 | 2.7 | 1.3 | .0 |
| 2,500–2,999 | 74.4 | 116.81 | .0 | 3.4 | 6.9 | 22.4 | 12.1 | 6.9 | 38.0 | 6.9 | 1.7 | 1.7 | .0 |
| 3,000–3,999 | 55.6 | 125.77 | .0 | .0 | 14.3 | 5.7 | 20.0 | 11.4 | 31.4 | 8.6 | 5.7 | 2.9 | .0 |
| 4,000–4,999 | 56.2 | 244.33 | [5].0 | [5].0 | [5]11.1 | [5].0 | [5]22.2 | [5].0 | [5]44.5 | [5].0 | [5].0 | [5]22.2 | [5].0 |
| 5,000–9,999 | 70.0 | 153.43 | [5].0 | [5].0 | [5]14.3 | [5]21.4 | [5].0 | [5]7.1 | [5]35.8 | [5]7.1 | [5]14.3 | [5].0 | [5].0 |

[1] Premiums paid on life insurance, endowment policies, and annuities. Premiums on health and accident and property insurance are excluded.

[2] See table 24, footnote 2.

[3] Averages are based on the corresponding number of families in each class making payments on insurance premiums (tables 26 and 28).

[4] Percentages are based on the number of families in each class paying any insurance premiums.

[5] Percentage distribution based on fewer than 30 cases.

TABLE 34.—INSTALLMENT PURCHASES (SELECTED UNITS): *Number of families having a net increase or a net decrease in installment balances owed on automobiles, electrical equipment, furniture, radios, and other items for family living, and on farm or other business equipment, and average amounts reported, by income, Middle Atlantic and North Central village and Illinois–Iowa farm analysis units,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Net increase | | Net decrease | | Net increase | | Net decrease | | Net increase | | Net decrease | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families | Average amount[2] | Families | Average amount[3] | Families | Average amount[2] | Families | Average amount[3] | Families | Average amount[2] | Families | Average amount[3] |
| | Automobile | | | | Electrical refrigerators | | | | Other electrical equipment | | | |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* | *No.* | *Dol.* |
| All incomes | 174 | 200 | 46 | 180 | 53 | 105 | 19 | 73 | 88 | 40 | 31 | 42 |
| 250–499 | 1 | [4]400 | 0 | ------ | 0 | ------ | 0 | ------ | 2 | [4]28 | 0 | ------ |
| 500–749 | 15 | 143 | 2 | [4]95 | 4 | 108 | 0 | ------ | 15 | 36 | 2 | [4]34 |
| 750–999 | 20 | 115 | 4 | 149 | 7 | 108 | 1 | [4]54 | 22 | 30 | 5 | 13 |
| 1,000–1,249 | 20 | 168 | 9 | 83 | 8 | 81 | 4 | 86 | 17 | 42 | 6 | 35 |
| 1,250–1,499 | 41 | 188 | 9 | 159 | 17 | 121 | 4 | 51 | 12 | 55 | 5 | 50 |
| 1,500–1,749 | 26 | 212 | 6 | 174 | 6 | 94 | 3 | 117 | 7 | 50 | 2 | [4]74 |
| 1,750–1,999 | 21 | 251 | 5 | 161 | 3 | 88 | 3 | 88 | 5 | 43 | 5 | 44 |
| 2,000–2,499 | 19 | 266 | 6 | 276 | 5 | 110 | 3 | 43 | 5 | 31 | 4 | 52 |
| 2,500–2,999 | 6 | 279 | 4 | 356 | 2 | [4]72 | 0 | ------ | 3 | 66 | 2 | [4]60 |
| 3,000–3,999 | 3 | 256 | 1 | [4]417 | 0 | ------ | 1 | [4]40 | 0 | ------ | 0 | ------ |
| 4,000–4,999 | 1 | [4]365 | 0 | ------ | 1 | [4]120 | 0 | ------ | 0 | ------ | 0 | ------ |
| 5,000–9,999 | 1 | [4]250 | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ |

**See footnotes at end of table.**

TABLE 34.—INSTALLMENT PURCHASES (SELECTED UNITS): *Number of families having a net increase or a net decrease in installment balances owed on automobiles, electrical equipment, furniture, radios, and other items for family living, and on farm or other business equipment, and average amounts reported, by income, Middle Atlantic and North Central village and Illinois–Iowa farm analysis units,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit and family-income class (dollars) | Net increase | | Net decrease | | Net increase | | Net decrease | | Net increase | | Net decrease | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Families | Average amount[2] | Families | Average amount[3] | Families | Average amount[2] | Families | Average amount[3] | Families | Average amount[2] | Families | Average amount[3] |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES—continued | Furniture | | | | Radio | | | | Other items for family living | | | |
| All incomes | 50 | 92 | 50 | 110 | 25 | 25 | 12 | 49 | 108 | 47 | 46 | 40 |
| 250–499 | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ | 1 | [4] 6 | 0 | ------ |
| 500–749 | 10 | 106 | 2 | [4] 70 | 3 | 17 | 2 | [4] 25 | 11 | 37 | 2 | [4] 22 |
| 750–999 | 12 | 49 | 11 | 72 | 10 | 17 | 2 | [4] 47 | 25 | 40 | 15 | 23 |
| 1,000–1,249 | 8 | 64 | 11 | 85 | 8 | 27 | 1 | [4] 10 | 25 | 37 | 7 | 24 |
| 1,250–1,499 | 8 | 79 | 12 | 125 | 2 | [4] 30 | 3 | 55 | 17 | 47 | 11 | 23 |
| 1,500–1,749 | 5 | 91 | 7 | 154 | 0 | ------ | 2 | [4] 35 | 8 | 54 | 5 | 53 |
| 1,750–1,999 | 3 | 101 | 2 | [4] 82 | 0 | ------ | 0 | ------ | 10 | 68 | 3 | 104 |
| 2,000–2,499 | 1 | [4] 300 | 1 | [4] 300 | 1 | [4] 16 | 1 | [4] 165 | 6 | 88 | 1 | [4] 200 |
| 2,500–2,999 | 2 | [4] 49 | 3 | 130 | 1 | [4] 100 | 0 | ------ | 2 | [4] 31 | 1 | [4] 28 |
| 3,000–3,999 | 0 | ------ | 1 | [4] 200 | 0 | ------ | 1 | [4] 32 | 2 | [4] 106 | 1 | [4] 200 |
| 4,000–4,999 | 1 | [4] 665 | 0 | ------ | 0 | ------ | 0 | ------ | 1 | [4] 75 | 0 | ------ |
| 5,000–9,999 | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ |
| ILLINOIS-IOWA FARMS | Farm or other business equipment | | | | Automobiles | | | | Furniture | | | |
| All incomes | 119 | 457 | 61 | 365 | 75 | 213 | 19 | 197 | 5 | 53 | 5 | 147 |
| 0–249 | 2 | [4] 735 | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ |
| 250–499 | 5 | 367 | 2 | [4] 222 | 2 | [4] 325 | 0 | ------ | 0 | ------ | 0 | ------ |
| 500–749 | 11 | 362 | 2 | [4] 168 | 10 | 141 | 2 | [4] 300 | 1 | [4] 40 | 0 | ------ |
| 750–999 | 14 | 458 | 5 | 332 | 11 | 199 | 1 | [4] 140 | 0 | ------ | 0 | ------ |
| 1,000–1,249 | 23 | 498 | 6 | 263 | 14 | 260 | 0 | ------ | 1 | [4] 45 | 0 | ------ |
| 1,250–1,499 | 19 | 439 | 5 | 265 | 6 | 190 | 3 | 217 | 1 | [4] 35 | 3 | 228 |
| 1,500–1,749 | 13 | 304 | 9 | 384 | 9 | 193 | 3 | 103 | 0 | ------ | 1 | [4] 19 |
| 1,750–1,999 | 11 | 482 | 9 | 343 | 4 | 230 | 1 | [4] 240 | 0 | ------ | 0 | ------ |
| 2,000–2,499 | 10 | 445 | 8 | 416 | 11 | 152 | 7 | 183 | 0 | ------ | 1 | [4] 30 |
| 2,500–2,999 | 7 | 550 | 6 | 368 | 5 | 256 | 0 | ------ | 1 | [4] 100 | 0 | ------ |
| 3,000–3,999 | 2 | [4] 852 | 4 | 571 | 2 | [4] 469 | 0 | ------ | 0 | ------ | 0 | ------ |
| 4,000–4,999 | 0 | ------ | 1 | [4] 256 | 1 | [4] 376 | 1 | [4] 200 | 1 | [4] 45 | 0 | ------ |
| 5,000–9,999 | 2 | [4] 800 | 4 | 585 | 0 | ------ | 1 | [4] 314 | 0 | ------ | 0 | ------ |
| | Radio | | | | Other items for family living[5] | | | | | | | |
| All incomes | 8 | 35 | 7 | 40 | 39 | 57 | 17 | 81 | | | | |
| 0–249 | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ | | | | |
| 250–499 | 0 | ------ | 1 | [4] 30 | 2 | [4] 26 | 2 | [4] 40 | | | | |
| 500–749 | 1 | [4] 60 | 1 | [4] 37 | 5 | 49 | 3 | 37 | | | | |
| 750–999 | 2 | [4] 22 | 0 | ------ | 9 | 48 | 2 | [4] 64 | | | | |
| 1,000–1,249 | 2 | [4] 29 | 0 | ------ | 4 | 97 | 2 | [4] 72 | | | | |
| 1,250–1,499 | 1 | [4] 20 | 3 | 47 | 4 | 58 | 3 | 42 | | | | |
| 1,500–1,749 | 0 | ------ | 0 | ------ | 7 | 66 | 2 | [4] 45 | | | | |
| 1,750–1,999 | 1 | [4] 50 | 0 | ------ | 3 | 31 | 0 | ------ | | | | |
| 2,000–2,499 | 1 | [4] 50 | 1 | [4] 60 | 3 | 38 | 1 | [4] 155 | | | | |
| 2,500–2,999 | 0 | ------ | 1 | [4] 16 | 1 | [4] 117 | 0 | ------ | | | | |
| 3,000–3,999 | 0 | ------ | 0 | ------ | 1 | [4] 89 | 1 | [4] 450 | | | | |
| 4,000–4,999 | 0 | ------ | 0 | ------ | 0 | ------ | 1 | [4] 100 | | | | |
| 5,000–9,999 | 0 | ------ | 0 | ------ | 0 | ------ | 0 | ------ | | | | |

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[1] Of the village families, 17 reported net increases, averaging $243, in balances owed on business equipment purchased on installments; 8 reported net decreases, averaging $326. Of the farm families only 1 reported a net change in balances due on electrical refrigerators. This was a net decrease of $64. 2 farm families reported net increases in balances due on other electrical equipment, averaging $22, and 2 reported net decreases, averaging $65. See table 30 for further data on installment purchases.

[2] Averages are based on the corresponding number of families having a net increase, shown in the preceding column.

[3] Averages are based on the corresponding number of families having a net decrease, shown in the preceding column.

[4] Average based on fewer than 3 cases.

[5] Does not include electrical refrigerators or other electrical equipment. See footnote 1.

TABLE 35.—SOLDIERS' BONUS; INHERITANCES: *Number of families receiving settlement of the soldiers' bonus certificates, number receiving money inheritances or gifts not used for family living, and average amount of such inheritances or gifts, 30 analysis units in 23 States,*[1] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit | Families receiving settlement of soldiers' bonus certificates [2] | Money inheritances or gifts not used for family living [3] | |
|---|---|---|---|
| | | Families receiving | Average amount [4] |
| SMALL CITIES | *No.* | *No.* | *Dol.* |
| North Central | 17 | 14 | 4.24 |
| Plains and Mountain | 15 | 2 | 1.52 |
| Pacific | 14 | 8 | 4.20 |
| Southeast—white families | 4 | 1 | .27 |
| Southeast—Negro families | 0 | 0 | .00 |
| VILLAGES | | | |
| New England | 0 | 7 | 7.93 |
| Middle Atlantic and North Central | 14 | 36 | 17.17 |
| Plains and Mountain | 15 | 6 | 4.53 |
| Pacific | 1 | 7 | 4.45 |
| Southeast—white families | 21 | 4 | .77 |
| Southeast—Negro families | 1 | 0 | .00 |
| FARMS | | | |
| Vermont | 0 | 3 | 12.80 |
| New Jersey | 3 | 3 | 12.25 |
| Pennsylvania-Ohio | 0 | 19 | 10.64 |
| Michigan-Wisconsin | 3 | 8 | 5.95 |
| FARMS—continued | *No.* | *No.* | *Dol.* |
| Illinois-Iowa | 21 | 6 | 8.62 |
| North Dakota-Kansas | 2 | 5 | 2.12 |
| South Dakota-Montana-Colorado | 1 | 0 | .00 |
| Washington-Oregon | 10 | 4 | 5.73 |
| Oregon—part-time | 1 | 4 | 8.81 |
| California | 3 | 5 | 7.63 |
| N. C. self-sufficing counties—white operators | 3 | 3 | 1.70 |
| N. C.-S. C.—white operators | 6 | 25 | 2.62 |
| Ga.-Miss.—white operators | 0 | 6 | .25 |
| N. C.-S. C.—white sharecroppers | 2 | 9 | 1.37 |
| Ga.-Miss.—white sharecroppers | 0 | 1 | .04 |
| N. C.-S. C.—Negro operators | 1 | 2 | .21 |
| Ga.-Miss.—Negro operators | 1 | 0 | .00 |
| N. C.-S. C.—Negro sharecroppers | 0 | 2 | .05 |
| Ga.-Miss.—Negro sharecroppers | 0 | 0 | .00 |

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[1] See table 24, footnote 2.

[2] Settlements of soldiers' bonus certificates were treated as settlements of insurance policies and are included in columns 18 and 19 of table 26 and columns 19 and 20 of table 28. Only a small proportion of the families gave information for a report year that included the month of settlement of the bonus certificates (June 1936); hence these counts are not indicative of the frequency of bonus settlements. See Methodology and Appraisal, p. 210.

[3] Money inheritances and gifts not used for family living were entered as a decrease in "other" assets (columns 22 and 23 of table 26 and columns 23 and 24 of table 28). Such funds were entered elsewhere in the section as increases in assets or decreases in liabilities; thus the 2 sets of entries balance and are excluded from the net surplus or deficit. Inheritances or gifts of property not sold or converted to money are excluded from all tabulations. See Methodology and Appraisal, p. 209.

[4] Averages are based on the number of families in each class, regardless of whether they received inheritances or gifts.

### TABLE 36.—AGE OF HUSBANDS: *Median age of husbands, by family type, 30 analysis units in 23 States,*[1] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Analysis unit<br>(1) | All types<br>(2) | Type 1<br>(3) | Types 2 and 3<br>(4) | Types 4 and 5<br>(5) | Types 6 and 7<br>(6) |
|---|---|---|---|---|---|
| SMALL CITIES | *Years* | *Years* | *Years* | *Years* | *Years* |
| North Central | 43 | 48 | [2] 36 | [2] 49 | [2] 38 |
| Plains and Mountain | 41 | 41 | 35 | 49 | ---------- |
| Pacific | 42 | 43 | 36 | 49 | ---------- |
| Southeast-white families | 41 | 37 | 35 | 50 | ---------- |
| Southeast-Negro families | 40 | 42 | 34 | 47 | ---------- |
| VILLAGES | | | | | |
| New England | 44 | 54 | 35 | 49 | ---------- |
| Middle Atlantic and North Central | 44 | 53 | [2] 35 | [2] 50 | [2] 39 |
| Plains and Mountain | 42 | 47 | 36 | 50 | ---------- |
| Pacific | 44 | 53 | 36 | 49 | ---------- |
| Southeast—white families | 42 | 41 | 36 | 50 | 39 |
| Southeast—Negro families | 39 | 42 | 35 | 45 | 36 |
| FARMS | | | | | |
| Vermont | 52 | 57 | 42 | 53 | ---------- |
| New Jersey | 49 | 57 | 38 | 52 | 43 |
| Pennsylvania-Ohio | 47 | 58 | [2] 38 | [2] 52 | [2] 40 |
| Michigan-Wisconsin | 47 | 56 | 39 | 51 | 42 |
| Illinois-Iowa | 46 | 51 | 37 | 52 | 40 |
| North Dakota-Kansas | 45 | 46 | 37 | 50 | ---------- |
| South Dakota-Montana-Colorado | 49 | 55 | 38 | 53 | ---------- |
| Washington-Oregon | 51 | 59 | 42 | 53 | ---------- |
| Oregon—part-time | 46 | 52 | 41 | 48 | ---------- |
| California | 49 | 59 | 42 | 51 | ---------- |
| N. C. self-sufficing counties—white operators | 49 | 59 | 38 | 56 | 42 |
| N. C.-S. C.—white operators | 47 | 53 | 37 | 53 | 44 |
| Ga.-Miss.—white operators | 49 | 56 | 38 | 54 | 44 |
| N. C.-S. C.—white sharecroppers | 36 | 29 | 29 | 48 | 37 |
| Ga.-Miss.—white sharecroppers | 39 | 30 | 29 | 53 | 39 |
| N. C.-S. C.—Negro operators | 50 | 53 | 41 | 55 | 45 |
| Ga.-Miss.—Negro operators | 54 | 53 | 52 | 56 | 51 |
| N. C.-S. C.—Negro sharecroppers | 40 | 36 | 29 | 50 | 39 |
| Ga.-Miss.—Negro sharecroppers | 43 | 38 | 36 | 48 | 44 |

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[1] See table 24, footnote 2. For median age of husbands and age distribution by family type and income, see the reports Family Income and Expenditures, Part 1.

[2] In the Middle Atlantic and North Central analysis units median age of husbands in the uncombined types was as follows:

| Family type: | *North Central small cities* | *Middle Atlantic and North Central villages* | *Pennsylvania-Ohio farms* |
|---|---|---|---|
| 2 | 36 | 35 | 40 |
| 3 | 36 | 35 | 36 |
| 4 | 52 | 52 | 55 |
| 5 | 46 | 47 | 48 |
| 6 | 36 | 37 | 36 |
| 7 | 43 | 43 | 45 |

TABLE 37.—SURPLUS OR DEFICIT (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[2] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | Families having[3]— | | | Average net surplus or deficit (−)[3] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit[4] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit[4] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| NORTH CENTRAL SMALL CITIES | | | | | | | | | | | | | | | | | | | | |
| Occupational groups: | | | | | | | | | | | | | | | | | | | | |
| Wage-earner | *No.* 1,570 | *No.* 131 | *No.* 942 | *No.* 497 | *Dol.* 81 | *Pct.* 0.4 | *Pct.* 2.2 | *Pct.* 3.8 | *Pct.* 4.1 | *Pct.* 6.8 | *Pct.* 5.7 | *Pct.* 8.7 | *Pct.* 8.3 | *Pct.* 13.2 | *Pct.* 10.8 | *Pct.* 13.1 | *Pct.* 8.2 | *Pct.* 7.1 | *Pct.* 5.5 | *Pct.* 2.1 |
| 250–499 | 61 | 11 | 9 | 41 | −171 | 4.9 | 4.9 | 6.6 | 8.2 | 19.6 | 6.6 | 16.4 | 18.0 | 13.2 | 1.6 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 167 | 24 | 54 | 89 | −77 | .0 | 2.4 | 9.0 | 6.6 | 11.4 | 10.8 | 13.1 | 14.4 | 20.9 | 9.0 | 1.8 | .6 | .0 | .0 | .0 |
| 750–999 | 270 | 39 | 112 | 119 | −37 | .0 | 2.6 | 3.7 | 4.8 | 8.1 | 9.7 | 15.2 | 14.4 | 18.5 | 12.6 | 9.3 | .7 | .4 | .0 | .0 |
| 1,000–1,249 | 304 | 34 | 179 | 91 | 19 | .7 | .7 | 2.3 | 3.0 | 7.8 | 5.3 | 10.1 | 11.2 | 15.8 | 15.8 | 17.8 | 7.6 | 1.6 | .3 | .0 |
| 1,250–1,499 | 240 | 10 | 162 | 68 | 32 | .4 | 2.9 | 5.0 | 4.6 | 4.6 | 3.3 | 7.5 | 4.2 | 12.9 | 14.2 | 20.4 | 12.5 | 7.1 | .4 | .0 |
| 1,500–1,749 | 160 | 5 | 116 | 39 | 131 | .0 | 3.1 | 1.3 | 5.0 | 5.0 | 5.0 | 5.0 | 3.1 | 9.4 | 8.1 | 17.5 | 13.1 | 18.8 | 5.0 | .6 |
| 1,750–1,999 | 136 | 3 | 107 | 26 | 156 | .0 | 2.2 | 3.7 | 2.2 | 2.2 | 5.1 | 3.7 | 2.2 | 8.1 | 10.3 | 17.6 | 17.6 | 15.5 | 9.6 | .0 |
| 2,000–2,249 | 77 | 4 | 65 | 8 | 270 | .0 | 1.3 | 5.2 | 1.3 | 1.3 | .0 | 1.3 | 5.2 | 6.5 | 9.1 | 18.1 | 15.6 | 13.0 | 18.2 | 3.9 |
| 2,250–2,499 | 51 | 0 | 45 | 6 | 360 | 2.0 | .0 | .0 | 2.0 | 5.8 | 2.0 | .0 | .0 | 3.9 | 5.9 | 5.9 | 17.6 | 19.6 | 31.4 | 3.9 |
| 2,500–2,999 | 63 | 1 | 53 | 9 | 470 | .0 | 1.6 | .0 | 3.2 | 4.7 | 3.2 | 1.6 | 1.6 | 3.2 | 1.6 | 6.3 | 9.5 | 22.2 | 27.0 | 14.3 |
| 3,000–3,999 | 41 | 0 | 40 | 1 | 867 | .0 | 2.4 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 4.9 | 2.4 | 7.3 | 39.0 | 44.0 |
| Clerical, business, and professional | 1,548 | 95 | 1,084 | 369 | 279 | .6 | 2.9 | 3.6 | 3.0 | 5.9 | 3.4 | 4.4 | 6.1 | 8.5 | 8.2 | 11.6 | 8.7 | 10.9 | 12.8 | 9.4 |
| 500–749 | 62 | 12 | 17 | 33 | −117 | 1.6 | 6.5 | 9.7 | 3.2 | 4.8 | 12.9 | 14.5 | 19.4 | 19.4 | 3.2 | 3.2 | 1.6 | .0 | .0 | .0 |
| 750–999 | 138 | 23 | 58 | 57 | −50 | .0 | .7 | 8.7 | 7.2 | 10.9 | 5.8 | 8.0 | 16.7 | 21.0 | 13.8 | 4.3 | 2.9 | .0 | .0 | .0 |
| 1,000–1,249 | 163 | 13 | 86 | 64 | −37 | 1.2 | 3.7 | 4.9 | 1.8 | 12.3 | 6.1 | 9.3 | 8.0 | 13.4 | 12.3 | 18.4 | 6.1 | 2.5 | .0 | .0 |
| 1,250–1,499 | 185 | 15 | 113 | 57 | 21 | .0 | 4.3 | 5.9 | 3.2 | 9.8 | 2.7 | 4.9 | 8.1 | 11.4 | 14.1 | 17.3 | 8.6 | 8.1 | 1.6 | .0 |
| 1,500–1,749 | 183 | 8 | 122 | 53 | 50 | 2.2 | 5.5 | 2.7 | 2.2 | 6.6 | 6.0 | 3.8 | 4.4 | 8.2 | 10.4 | 15.8 | 14.7 | 12.6 | 4.9 | .0 |
| 1,750–1,999 | 146 | 10 | 110 | 26 | 171 | .7 | 1.4 | 1.4 | 4.7 | 4.1 | 2.1 | 3.4 | 6.8 | 6.2 | 11.0 | 17.1 | 11.6 | 18.5 | 11.0 | .0 |
| 2,000–2,249 | 138 | 7 | 106 | 25 | 200 | .7 | 3.6 | 2.9 | 2.2 | 2.9 | 2.9 | 2.9 | 5.1 | 9.4 | 3.6 | 13.0 | 13.8 | 18.9 | 17.4 | .7 |
| 2,250–2,499 | 112 | 2 | 89 | 21 | 282 | .0 | 3.6 | 2.7 | 4.4 | 3.6 | 1.8 | 2.7 | 1.8 | 5.4 | 7.1 | 11.6 | 12.5 | 11.6 | 28.5 | 2.7 |
| 2,500–2,999 | 135 | 4 | 111 | 20 | 353 | .0 | 1.5 | 2.3 | 4.4 | 4.4 | 1.5 | .7 | 3.0 | 1.5 | 7.4 | 11.1 | 10.4 | 16.3 | 29.6 | 5.9 |
| 3,000–3,499 | 101 | 0 | 94 | 7 | 618 | 1.0 | 1.0 | .0 | 1.0 | 1.0 | .0 | 2.9 | .0 | .0 | 2.0 | 4.0 | 7.9 | 20.8 | 35.6 | 22.8 |
| 3,500–3,999 | 59 | 1 | 54 | 4 | 869 | .0 | 3.4 | 3.4 | .0 | .0 | .0 | .0 | 1.7 | 1.7 | .0 | 1.7 | 3.4 | 10.2 | 35.6 | 38.9 |
| 4,000–4,999 | 64 | 0 | 63 | 1 | 1,208 | .0 | .0 | .0 | .0 | 1.6 | .0 | .0 | .0 | .0 | .0 | 3.1 | 4.7 | 12.5 | 17.2 | 60.9 |
| 5,000–9,999 | 62 | 0 | 61 | 1 | 1,866 | .0 | .0 | .0 | .0 | .0 | .0 | 1.6 | .0 | 1.6 | .0 | 3.2 | .0 | 4.8 | 11.3 | 77.5 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Family-type groups: | | | | | | | | | | | | | | | | | | | | |
| Type 1 | 815 | 79 | 550 | 186 | 199 | 1.1 | 1.7 | 4.3 | 2.3 | 5.0 | 3.9 | 4.5 | 9.7 | 10.8 | 8.8 | 12.6 | 8.3 | 9.7 | 10.8 | 6.5 |
| 250-499 | [5]28 | 6 | 6 | 16 | −125 | 3.6 | 3.6 | 7.1 | 7.1 | 17.9 | 3.6 | 14.3 | 21.4 | 17.8 | 3.6 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 74 | 16 | 26 | 32 | −93 | 1.4 | 5.4 | 10.8 | 2.7 | 2.7 | 13.5 | 6.8 | 21.6 | 18.9 | 10.8 | 5.4 | .0 | .0 | .0 | .0 |
| 750-999 | 119 | 21 | 60 | 38 | −20 | .0 | 1.7 | 6.7 | 1.7 | 7.5 | 8.4 | 5.9 | 17.6 | 20.2 | 16.9 | 9.2 | 4.2 | .0 | .0 | .0 |
| 1,000-1,249 | 117 | 11 | 81 | 25 | 5 | 3.4 | .0 | 1.7 | 1.7 | 6.9 | 1.7 | 6.0 | 9.4 | 15.3 | 12.0 | 25.6 | 10.3 | 6.0 | .0 | .0 |
| 1,250-1,499 | 104 | 9 | 60 | 35 | 9 | 1.0 | 2.9 | 7.7 | 7.7 | 4.8 | 2.9 | 6.7 | 8.7 | 9.6 | 9.6 | 17.3 | 12.5 | 6.7 | 1.9 | .0 |
| 1,500-1,749 | 80 | 5 | 55 | 20 | 138 | 1.2 | 5.0 | 1.2 | 2.6 | 3.8 | 5.0 | 6.2 | 6.2 | 6.2 | 6.2 | 16.3 | 11.3 | 18.8 | 8.8 | 1.2 |
| 1,750-1,999 | 62 | 3 | 52 | 7 | 246 | .0 | .0 | 4.8 | .0 | 1.6 | 3.3 | 1.6 | 4.8 | 9.7 | 6.5 | 11.3 | 17.7 | 16.1 | 22.6 | .0 |
| 2,000-2.249 | 57 | 6 | 48 | 3 | 359 | .0 | .0 | 3.5 | .0 | 1.8 | .0 | .0 | 10.5 | 5.3 | 1.8 | 10.5 | 12.3 | 28.0 | 21.0 | 5.3 |
| 2,250-2.499 | 45 | 1 | 40 | 4 | 375 | 2.2 | .0 | 2.2 | .0 | 4.5 | .0 | .0 | 2.2 | 4.5 | 8.9 | 11.1 | 13.3 | 8.9 | 40.0 | 2.2 |
| 2,500-2,999 | 55 | 1 | 50 | 4 | 522 | .0 | .0 | .0 | 1.8 | 5.5 | .0 | .0 | 1.8 | 1.8 | 5.5 | 12.7 | 5.5 | 20.0 | 29.0 | 16.4 |
| 3,000-3,999 | 47 | 0 | 45 | 2 | 900 | .0 | .0 | .0 | .0 | 2.2 | .0 | 2.1 | .0 | .0 | 4.3 | .0 | 2.1 | 19.1 | 25.5 | 44.7 |
| 4,000-4,999 | [5]13 | 0 | 13 | 0 | 1,293 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 7.7 | .0 | 30.8 | 61.5 |
| 5,000-9,999 | [5]14 | 0 | 14 | 0 | 1,563 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 7.1 | .0 | .0 | 21.4 | 71.5 |
| Type 2 | 605 | 36 | 384 | 185 | 160 | .0 | 2.3 | 4.3 | 5.0 | 6.4 | 4.8 | 7.8 | 6.0 | 12.7 | 8.9 | 11.0 | 9.4 | 8.3 | 8.8 | 4.3 |
| 250-499 | [5]15 | 2 | 1 | 12 | −141 | .0 | 6.7 | 6.7 | 13.3 | 6.7 | 13.3 | 33.3 | 13.3 | 6.7 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 43 | 7 | 14 | 22 | −82 | .0 | 4.6 | 2.3 | 7.0 | 18.6 | 11.6 | 7.0 | 16.3 | 25.6 | 7.0 | .0 | .0 | .0 | .0 | .0 |
| 750-999 | 87 | 10 | 31 | 46 | −60 | .0 | 1.1 | 5.7 | 8.1 | 9.2 | 9.2 | 19.6 | 11.5 | 21.9 | 10.3 | 3.4 | .0 | .0 | .0 | .0 |
| 1,000-1,249 | 92 | 9 | 51 | 32 | (6) | .0 | 2.2 | 7.6 | 1.1 | 8.7 | 5.4 | 9.8 | 9.8 | 16.3 | 14.1 | 16.3 | 7.6 | 1.1 | .0 | .0 |
| 1,250-1,499 | 85 | 3 | 58 | 24 | 52 | .0 | 3.5 | 7.1 | 3.5 | 5.9 | .0 | 8.2 | 3.5 | 14.1 | 10.6 | 16.5 | 14.1 | 11.8 | 1.2 | .0 |
| 1,500-1,749 | 67 | 2 | 48 | 17 | 96 | .0 | 4.4 | 4.5 | 4.5 | 4.5 | 4.5 | 3.0 | 3.0 | 11.9 | 9.0 | 13.4 | 17.9 | 13.4 | 6.0 | .0 |
| 1,750-1,999 | 63 | 1 | 49 | 13 | 176 | .0 | 1.6 | .0 | 7.9 | 3.2 | 6.3 | 1.6 | 1.6 | 4.8 | 14.3 | 15.9 | 19.0 | 11.1 | 12.7 | .0 |
| 2,000-2,249 | 40 | 1 | 32 | 7 | 254 | .0 | .0 | 5.0 | 2.5 | .0 | 2.5 | 7.5 | 2.5 | 10.0 | 5.0 | 15.0 | 15.0 | 10.0 | 25.0 | .0 |
| 2,250-2,499 | [5]28 | 0 | 25 | 3 | 306 | .0 | .0 | .0 | 3.6 | 7.1 | .0 | .0 | .0 | 3.6 | 7.1 | 14.3 | 14.3 | 21.4 | 25.0 | 3.6 |
| 2,500-2.999 | 36 | 1 | 27 | 8 | 270 | .0 | 2.8 | 2.8 | 8.3 | 5.5 | 2.8 | .0 | 2.8 | 5.5 | 2.8 | 11.1 | 2.8 | 25.1 | 22.2 | 5.5 |
| 3,000-3,999 | 30 | 0 | 29 | 1 | 735 | .0 | .0 | .0 | 3.3 | .0 | .0 | .0 | .0 | .0 | .0 | 6.7 | 6.7 | 10.0 | 43.3 | 30.0 |
| 4,000-4,999 | [5]9 | 0 | 9 | 0 | 1,255 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 11.1 | 11.1 | 11.1 | 66.7 |
| 5,000-9,999 | [5]10 | 0 | 10 | 0 | 2,416 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 10.0 | .0 | .0 | .0 | .0 | 10.0 | 80.0 |
| Type 3 | 457 | 32 | 295 | 130 | 161 | .2 | 1.3 | 3.3 | 3.5 | 7.0 | 6.1 | 7.0 | 7.0 | 11.6 | 9.6 | 13.2 | 8.8 | 9.6 | 8.3 | 3.5 |
| 250-499 | [5]7 | 3 | 1 | 3 | −74 | .0 | .0 | 14.3 | .0 | 14.3 | 14.3 | .0 | 42.9 | 14.2 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | [5]29 | 2 | 9 | 18 | −39 | .0 | .0 | .0 | 6.9 | 13.8 | 13.8 | 27.6 | 6.9 | 24.2 | 3.4 | .0 | 3.4 | .0 | .0 | .0 |
| 750-999 | 60 | 11 | 30 | 19 | −11 | .0 | .0 | 5.0 | 5.0 | 3.3 | 10.1 | 8.3 | 18.3 | 25.0 | 15.0 | 8.3 | .0 | 1.7 | .0 | .0 |
| 1,000-1,249 | 68 | 9 | 33 | 26 | 6 | .0 | 2.9 | .0 | 1.5 | 11.8 | 7.3 | 14.7 | 13.2 | 16.2 | 10.3 | 11.8 | 10.3 | .0 | .0 | .0 |
| 1,250-1,499 | 68 | 4 | 42 | 22 | 35 | .0 | 1.5 | 2.9 | 4.4 | 11.8 | 5.9 | 5.9 | 5.9 | 8.8 | 13.2 | 22.0 | 11.8 | 5.9 | .0 | .0 |
| 1,500-1,749 | 53 | 1 | 37 | 15 | 102 | .0 | 1.9 | 3.8 | 1.9 | 7.5 | 7.5 | 5.7 | 1.9 | 9.4 | 11.3 | 18.9 | 5.7 | 20.7 | 3.8 | .0 |
| 1,750-1,999 | 48 | 1 | 36 | 11 | 81 | 2.1 | 2.1 | 6.2 | 4.1 | 4.2 | 2.1 | 2.1 | 2.1 | 6.2 | 12.5 | 25.0 | 14.6 | 14.6 | 2.1 | .0 |
| 2,000-2,249 | 33 | 0 | 28 | 5 | 242 | .0 | .0 | 6.1 | 6.1 | 3.0 | .0 | .0 | .0 | 12.1 | 9.1 | 12.1 | 9.1 | 24.2 | 15.2 | 3.0 |
| 2,250-2,499 | [5]28 | 0 | 21 | 7 | 219 | .0 | 3.6 | 3.6 | 7.1 | 7.1 | 3.6 | .0 | .0 | 3.6 | 7.1 | 7.1 | 17.9 | 14.3 | 25.0 | .0 |
| 2,500-2,999 | [5]20 | 1 | 17 | 2 | 408 | .0 | .0 | .0 | .0 | .0 | 10.0 | .0 | 5.0 | .0 | 5.0 | 5.0 | 20.0 | 15.0 | 35.0 | 5.0 |
| 3,000-3,999 | [5]28 | 0 | 26 | 2 | 735 | .0 | .0 | 3.5 | .0 | .0 | .0 | 3.6 | .0 | .0 | .0 | 7.1 | 7.1 | 10.8 | 50.0 | 17.9 |
| 4,000-4,999 | [5]8 | 0 | 8 | 0 | 1,148 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 12.5 | .0 | 12.5 | 12.5 | 62.5 |
| 5,000-9,999 | [5]7 | 0 | 7 | 0 | 1,661 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 28.6 | 14.3 | 57.1 |

See footnotes at end of table.

TABLE 37.—SURPLUS OR DEFICIT (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net surplus or a net deficit, average amounts reported, and percentage* [1] *distribution of families by amount of surplus or deficit, by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[2] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | Families having [3]— | | | Average net surplus or deficit (−) [3] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit [4] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit [4] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| NORTH CENTRAL SMALL CITIES—con. | | | | | | | | | | | | | | | | | | | | |
| Family-type groups—Continued. | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| Type 4 | 683 | 43 | 457 | 183 | 210 | 0.7 | 4.0 | 2.6 | 2.8 | 6.9 | 4.4 | 5.4 | 6.3 | 8.5 | 9.7 | 12.9 | 8.6 | 9.8 | 10.2 | 7.2 |
| 250–499 | [5] 10 | 0 | 1 | 9 | −421 | 20.0 | 10.0 | .0 | 10.0 | 40.0 | .0 | 10.0 | .0 | 10.0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 46 | 6 | 13 | 27 | −114 | .0 | 4.3 | 15.3 | 6.5 | 8.7 | 6.5 | 17.4 | 13.0 | 19.6 | 4.3 | 2.2 | 2.2 | .0 | .0 | .0 |
| 750–999 | 70 | 15 | 25 | 30 | −49 | .0 | 2.9 | 2.9 | 5.7 | 10.0 | 11.4 | 10.0 | 21.4 | 15.7 | 12.9 | 7.1 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | 93 | 8 | 53 | 32 | −8 | .0 | 4.3 | 3.2 | 2.2 | 10.7 | 5.4 | 8.6 | 8.6 | 12.9 | 21.5 | 17.2 | 3.2 | 1.1 | 1.1 | .0 |
| 1,250–1,499 | 84 | 5 | 58 | 21 | 39 | .0 | 6.0 | 2.4 | 2.4 | 8.3 | 3.5 | 2.4 | 6.0 | 9.5 | 16.7 | 22.6 | 9.5 | 9.5 | 1.2 | .0 |
| 1,500–1,749 | 86 | 1 | 62 | 23 | 91 | 2.3 | 2.3 | 1.2 | 3.5 | 8.1 | 5.8 | 3.5 | 1.2 | 8.1 | 8.1 | 17.5 | 16.2 | 17.5 | 4.7 | .0 |
| 1,750–1,999 | 58 | 4 | 43 | 11 | 167 | .0 | 3.4 | .0 | 1.8 | 3.4 | 5.2 | 5.2 | 6.9 | 3.4 | 12.1 | 17.3 | 10.3 | 20.7 | 10.3 | .0 |
| 2,000–2,249 | 45 | 2 | 34 | 9 | 113 | 2.3 | 8.9 | 2.2 | .0 | 2.2 | 2.2 | 2.2 | 4.4 | 11.1 | .0 | 20.0 | 15.6 | 13.3 | 15.6 | .0 |
| 2,250–2,499 | 43 | 0 | 34 | 9 | 329 | .0 | 4.6 | 2.3 | 2.3 | 2.3 | 4.7 | 4.7 | .0 | 4.7 | 7.0 | 7.0 | 13.9 | 11.6 | 30.2 | 4.7 |
| 2,500–2,999 | 57 | 2 | 46 | 9 | 337 | .0 | 1.7 | 1.8 | 3.5 | 7.0 | .0 | 1.8 | 3.5 | 1.8 | 7.0 | 12.3 | 14.0 | 14.0 | 26.3 | 5.3 |
| 3,000–3,999 | 57 | 0 | 54 | 3 | 779 | .0 | 3.5 | .0 | .0 | .0 | .0 | 1.8 | .0 | .0 | .0 | 3.5 | 8.8 | 10.5 | 35.1 | 36.8 |
| 4,000–4,999 | [5] 19 | 0 | 19 | 0 | 1,172 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 5.3 | 26.3 | 15.8 | 52.6 |
| 5,000–9,999 | [5] 15 | 0 | 15 | 0 | 2,067 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 6.7 | .0 | 6.7 | .0 | 86.6 |
| Type 5 | 353 | 22 | 213 | 118 | 191 | .3 | 2.3 | 5.1 | 4.2 | 7.6 | 5.1 | 8.8 | 6.2 | 8.8 | 11.4 | 11.9 | 5.9 | 6.8 | 6.8 | 8.8 |
| 250–499 | 0 | 0 | 0 | 0 | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 500–749 | [5] 23 | 5 | 4 | 14 | −93 | .0 | .0 | 17.4 | 8.7 | 4.3 | 13.1 | 17.4 | 21.7 | 8.7 | 8.7 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | 41 | 3 | 11 | 27 | −68 | .0 | .0 | 9.8 | 4.9 | 19.5 | 4.9 | 26.8 | 7.3 | 9.7 | 9.8 | 7.3 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | 52 | 4 | 25 | 23 | −13 | .0 | .0 | 3.8 | 5.8 | 15.4 | 9.6 | 9.6 | 7.7 | 11.6 | 17.3 | 15.4 | 3.8 | .0 | .0 | .0 |
| 1,250–1,499 | 47 | 2 | 29 | 16 | −12 | .0 | 2.1 | 8.5 | 2.1 | 6.4 | 4.3 | 10.6 | 4.3 | 19.2 | 17.0 | 17.0 | 6.4 | 2.1 | .0 | .0 |
| 1,500–1,749 | 32 | 2 | 19 | 11 | −27 | .0 | 9.4 | .0 | 6.2 | 9.4 | 9.4 | .0 | 6.2 | 9.4 | 18.8 | 25.0 | 3.1 | 3.1 | .0 | .0 |
| 1,750–1,999 | 33 | 3 | 24 | 6 | 115 | .0 | .0 | 3.0 | 6.1 | 3.0 | .0 | 6.1 | 9.1 | 12.1 | 9.1 | 21.2 | 12.1 | 18.2 | .0 | .0 |
| 2,000–2,249 | 31 | 2 | 21 | 8 | 109 | .0 | 3.2 | 3.2 | 3.2 | 6.5 | 6.5 | 3.2 | 6.5 | .0 | 19.3 | 16.1 | 19.3 | 6.5 | 6.5 | .0 |
| 2,250–2,499 | [5] 14 | 1 | 10 | 3 | 196 | .0 | 7.2 | .0 | 7.1 | .0 | .0 | 7.1 | 7.1 | 14.3 | .0 | 7.2 | 14.3 | 21.5 | 7.1 | 7.1 |
| 2,500–2,999 | [5] 22 | 0 | 17 | 5 | 348 | .0 | 4.6 | 4.6 | 4.5 | .0 | 4.5 | 4.5 | .0 | .0 | 9.1 | .0 | 13.6 | 18.2 | 27.3 | 9.1 |
| 3,000–3,999 | 31 | 0 | 28 | 3 | 581 | 3.3 | 3.2 | 3.2 | .0 | .0 | .0 | .0 | .0 | 3.2 | .0 | 3.2 | .0 | 19.4 | 38.7 | 25.8 |
| 4,000–4,999 | [5] 12 | 0 | 11 | 1 | 1,056 | .0 | .0 | .0 | .0 | 8.3 | .0 | .0 | .0 | .0 | .0 | 8.3 | .0 | 8.3 | 16.7 | 58.4 |
| 5,000–9,999 | [5] 15 | 0 | 14 | 1 | 1,746 | .0 | .0 | .0 | .0 | .0 | .0 | 6.7 | .0 | .0 | .0 | .0 | .0 | .0 | 6.7 | 86.6 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Type 6 | 139 | 10 | 87 | 42 | 74 | .7 | 5.8 | 2.2 | 2.2 | 6.4 | 2.9 | 10.0 | 7.2 | 14.4 | 11.5 | 12.2 | 9.4 | 7.9 | 5.8 | 1.4 |
| 250-499 | [5] 1 | 0 | 0 | 1 | [7] −109 | .0 | .0 | .0 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | [5] 13 | 0 | 4 | 9 | −91 | .0 | .0 | 7.7 | 7.7 | 23.0 | 7.7 | 23.1 | .0 | 23.1 | 7.7 | .0 | .0 | .0 | .0 | .0 |
| 750-999 | [5] 21 | 2 | 9 | 10 | −63 | .0 | 9.5 | .0 | 9.5 | 9.5 | .0 | 19.1 | 9.5 | 19.1 | 9.5 | 9.5 | 4.8 | .0 | .0 | .0 |
| 1,000-1,249 | 31 | 6 | 16 | 9 | 16 | .0 | .0 | 3.2 | .0 | 3.2 | 9.7 | 12.9 | 19.4 | 16.2 | 16.1 | 16.1 | 3.2 | .0 | .0 | .0 |
| 1,250-1,499 | [5] 25 | 1 | 19 | 5 | 19 | .0 | 8.0 | 4.0 | .0 | 4.0 | .0 | 4.0 | 4.0 | 20.0 | 24.0 | 16.0 | 8.0 | 8.0 | .0 | .0 |
| 1,500-1,749 | [5] 18 | 1 | 12 | 5 | −28 | 5.6 | 11.1 | .0 | .0 | .0 | .0 | 11.1 | 5.6 | 5.6 | 11.1 | 11.1 | 27.7 | 11.1 | .0 | .0 |
| 1,750-1,999 | [5] 11 | 0 | 9 | 2 | 131 | .0 | 9.1 | .0 | .0 | 9.1 | .0 | .0 | .0 | 18.2 | .0 | 18.2 | 9.1 | 36.3 | .0 | .0 |
| 2,000-2,249 | [5] 4 | 0 | 4 | 0 | 277 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 25.0 | 50.0 | .0 | 25.0 | .0 |
| 2,250-2,499 | [5] 3 | 0 | 3 | 0 | 416 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 33.4 | .0 | 33.3 | 33.3 | .0 |
| 2,500-2,999 | [5] 5 | 0 | 5 | 0 | 552 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 20.0 | 20.0 | 60.0 | .0 |
| 3,000-3,999 | [5] 4 | 0 | 3 | 1 | 248 | .0 | 25.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 25.0 | 50.0 | .0 |
| 4,000-4,999 | [5] 2 | 0 | 2 | 0 | [7] 2,034 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000-9,999 | [5] 1 | 0 | 1 | 0 | [7] 802 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 | .0 |
| Type 7 | 66 | 4 | 40 | 22 | 64 | .0 | 3.0 | .0 | 13.6 | 3.0 | 3.0 | 10.7 | 6.1 | 16.6 | 7.6 | 13.6 | 9.1 | 6.1 | 6.1 | 1.5 |
| 250-499 | 0 | 0 | 0 | 0 | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ |
| 500-749 | [5] 1 | 0 | 1 | 0 | [7] 5 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 750-999 | [5] 10 | 0 | 4 | 6 | −125 | .0 | 10.0 | .0 | 30.0 | 10.0 | .0 | 10.0 | .0 | 20.0 | .0 | 20.0 | .0 | .0 | .0 | .0 |
| 1,000-1,249 | [5] 14 | 0 | 6 | 8 | −27 | .0 | .0 | .0 | 21.5 | 7.1 | 7.1 | 21.4 | .0 | 21.5 | .0 | 14.3 | 7.1 | .0 | .0 | .0 |
| 1,250-1,499 | [5] 12 | 1 | 9 | 2 | 50 | .0 | .0 | .0 | .0 | .0 | 8.4 | 8.3 | 8.3 | 16.7 | 33.3 | 25.0 | .0 | .0 | .0 | .0 |
| 1,500-1,749 | [5] 7 | 1 | 5 | 1 | 98 | .0 | .0 | .0 | 14.3 | .0 | .0 | .0 | 14.3 | 14.3 | .0 | .0 | 57.1 | .0 | .0 | .0 |
| 1,750-1,999 | [5] 7 | 1 | 4 | 2 | 146 | .0 | .0 | .0 | .0 | .0 | .0 | 28.6 | 14.3 | .0 | 14.3 | 14.3 | .0 | 28.5 | .0 | .0 |
| 2,000-2,249 | [5] 5 | 0 | 4 | 1 | 39 | .0 | 20.0 | .0 | .0 | .0 | .0 | .0 | .0 | 40.0 | .0 | 20.0 | .0 | .0 | 20.0 | .0 |
| 2,250-2,499 | [5] 2 | 0 | 1 | 1 | [7] 146 | .0 | .0 | .0 | 50.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 50.0 | .0 |
| 2,500-2,999 | [5] 3 | 0 | 2 | 1 | 381 | .0 | .0 | .0 | 33.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 66.7 | .0 |
| 3,000-3,999 | [5] 4 | 1 | 3 | 0 | 234 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 25.0 | .0 | .0 | .0 | 25.0 | 50.0 | .0 | .0 |
| 4,000-4,999 | [5] 1 | 0 | 1 | 0 | [7] 1,000 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000-9,999 | 0 | 0 | 0 | 0 | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ | ------ |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | | | | | | | | | | | | | | | | | | | | |
| Occupational groups: | | | | | | | | | | | | | | | | | | | | |
| Wage-earner | 1,652 | 215 | 849 | 588 | 14 | .2 | 2.1 | 4.2 | 4.6 | 8.0 | 6.5 | 10.0 | 13.0 | 15.6 | 10.9 | 12.5 | 5.9 | 4.3 | 2.1 | .1 |
| 250-499 | 84 | 21 | 8 | 55 | −124 | .0 | 1.2 | 16.7 | 7.1 | 19.1 | 10.7 | 10.7 | 25.0 | 9.5 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 254 | 63 | 57 | 134 | −72 | .4 | 2.8 | 4.3 | 6.7 | 12.2 | 8.3 | 18.1 | 24.8 | 15.3 | 5.1 | 1.2 | .8 | .0 | .0 | .0 |
| 750-999 | 409 | 69 | 193 | 147 | −16 | .0 | 1.0 | 3.9 | 4.6 | 7.3 | 8.3 | 10.8 | 16.9 | 19.4 | 14.7 | 11.2 | 1.7 | .2 | .0 | .0 |
| 1,000-1,249 | 374 | 37 | 227 | 110 | 15 | .3 | 2.7 | 1.3 | 3.2 | 6.7 | 7.2 | 8.0 | 9.9 | 19.7 | 13.4 | 17.4 | 8.3 | 1.9 | .0 | .0 |
| 1,250-1,499 | 246 | 14 | 150 | 82 | 22 | .0 | 2.8 | 5.7 | 2.4 | 6.1 | 4.9 | 11.4 | 5.7 | 15.1 | 13.8 | 17.1 | 8.9 | 5.7 | .4 | .0 |
| 1,500-1,749 | 129 | 3 | 96 | 30 | 109 | .0 | 1.6 | 3.8 | 4.7 | 7.7 | .8 | 4.7 | 2.3 | 8.5 | 9.3 | 23.2 | 14.0 | 14.0 | 5.4 | .0 |
| 1,750-1,999 | 72 | 2 | 49 | 21 | 86 | 1.4 | 4.2 | 4.2 | 11.1 | 2.7 | 4.2 | 1.4 | 2.8 | 6.9 | 9.7 | 18.1 | 11.1 | 13.9 | 6.9 | 1.4 |
| 2,000-2,499 | 59 | 2 | 50 | 7 | 295 | .0 | .0 | 3.4 | 3.4 | 3.4 | 1.7 | .0 | 3.4 | 8.5 | 5.1 | 5.1 | 15.2 | 25.4 | 25.4 | .0 |
| 2,500-2,999 | [5] 20 | 4 | 14 | 2 | 228 | .0 | .0 | .0 | .0 | 5.0 | .0 | 5.0 | 20.0 | .0 | 5.0 | 25.0 | .0 | 25.0 | 15.0 | .0 |
| 3,000-3,999 | [5] 5 | 0 | 5 | 0 | 1,024 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 20.0 | 60.0 | 20.0 |

See footnotes at end of table.

TABLE 37.—SURPLUS OR DEFICIT (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net surplus or a net deficit, average amounts reported, and percentage* [1] *distribution of families by amount of surplus or deficit, by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[2] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | Families having [3]— | | | Average net surplus or deficit (−) [3] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit [4] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit [4] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES—continued | | | | | | | | | | | | | | | | | | | | |
| Occupational groups—Continued | | | | | | | | | | | | | | | | | | | | |
| Clerical, business, and professional | *No.* 1,390 | *No.* 118 | *No.* 887 | *No.* 385 | *Dol.* 142 | *Pct.* 1.2 | *Pct.* 3.8 | *Pct.* 4.2 | *Pct.* 2.9 | *Pct.* 6.4 | *Pct.* 4.2 | *Pct.* 5.0 | *Pct.* 8.5 | *Pct.* 9.6 | *Pct.* 9.6 | *Pct.* 12.2 | *Pct.* 8.2 | *Pct.* 9.4 | *Pct.* 11.3 | *Pct.* 3.5 |
| 500–749 | 106 | 21 | 30 | 55 | −103 | 1.9 | 5.7 | 6.6 | 3.8 | 14.1 | 7.5 | 12.3 | 19.8 | 14.2 | 9.4 | 4.7 | .0 | .0 | .0 | .0 |
| 750–999 | 163 | 30 | 72 | 61 | −48 | 1.8 | 4.9 | 3.1 | 2.5 | 6.1 | 9.2 | 9.8 | 18.4 | 16.0 | 9.8 | 12.3 | 4.3 | 1.8 | .0 | .0 |
| 1,000–1,249 | 201 | 15 | 120 | 66 | −19 | 1.5 | 4.5 | 2.5 | 3.5 | 8.9 | 4.5 | 7.4 | 7.5 | 13.9 | 16.9 | 18.9 | 8.5 | 1.0 | .5 | .0 |
| 1,250–1,499 | 215 | 18 | 126 | 71 | −3 | 1.9 | 4.2 | 5.1 | 4.2 | 8.8 | 3.7 | 5.1 | 8.4 | 11.6 | 11.6 | 11.6 | 12.1 | 9.8 | 1.9 | .0 |
| 1,500–1,749 | 154 | 16 | 103 | 35 | 79 | .0 | 3.2 | 3.9 | 5.2 | 5.2 | 2.6 | 2.6 | 10.4 | 9.1 | 12.3 | 16.9 | 11.7 | 11.7 | 5.2 | .0 |
| 1,750–1,999 | 163 | 7 | 118 | 38 | 142 | 1.2 | 4.3 | 5.5 | 3.1 | 3.7 | 1.8 | 3.7 | 4.3 | 8.0 | 4.9 | 13.5 | 12.9 | 16.0 | 16.5 | .6 |
| 2,000–2,249 | 118 | 5 | 93 | 20 | 254 | .0 | 2.5 | 6.8 | .0 | 3.4 | 3.4 | .8 | 4.2 | 3.4 | 10.2 | 13.6 | 8.5 | 17.8 | 24.6 | .8 |
| 2,250–2,499 | 76 | 3 | 54 | 19 | 270 | 2.6 | .0 | 2.6 | 4.0 | 7.9 | 5.3 | 2.6 | 3.9 | 1.3 | 6.6 | 6.6 | 10.5 | 13.2 | 30.3 | 2.6 |
| 2,500–2,999 | 98 | 2 | 82 | 14 | 409 | .0 | 4.1 | 6.2 | .0 | 1.0 | 1.0 | 2.0 | 2.0 | 3.1 | 5.1 | 8.2 | 6.1 | 16.3 | 36.7 | 8.2 |
| 3,000–3,999 | 65 | 1 | 60 | 4 | 610 | 1.6 | 1.5 | .0 | .0 | .0 | 3.1 | .0 | 1.5 | 6.2 | .0 | 7.7 | 1.5 | 15.4 | 35.4 | 26.1 |
| 4,000–4,999 | [5] 21 | 0 | 19 | 2 | 1,275 | .0 | 4.7 | .0 | .0 | 4.8 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 14.3 | 23.8 | 52.4 |
| 5,000–9,999 | [5] 10 | 0 | 10 | 0 | 2,870 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 10.0 | 90.0 |
| Family-type groups: | | | | | | | | | | | | | | | | | | | | |
| Type 1 | 808 | 114 | 459 | 235 | 109 | .5 | 2.4 | 3.8 | 3.1 | 7.5 | 5.6 | 6.2 | 14.1 | 12.3 | 8.7 | 10.8 | 6.9 | 8.2 | 7.8 | 2.1 |
| 250–499 | 44 | 13 | 5 | 26 | −75 | .0 | .0 | 4.5 | 6.9 | 20.5 | 13.6 | 13.6 | 29.5 | 11.4 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 149 | 38 | 43 | 68 | −60 | .7 | 2.0 | 4.0 | 4.7 | 14.7 | 6.7 | 12.8 | 25.5 | 16.8 | 7.4 | 4.0 | .7 | .0 | .0 | .0 |
| 750–999 | 161 | 36 | 80 | 45 | −12 | .6 | 2.5 | 3.1 | 2.5 | 6.3 | 8.7 | 4.3 | 22.4 | 16.1 | 14.3 | 12.4 | 5.6 | 1.2 | .0 | .0 |
| 1,000–1,249 | 137 | 13 | 92 | 32 | 36 | .7 | 2.2 | 1.5 | 2.2 | 5.1 | 6.6 | 5.1 | 9.5 | 17.5 | 13.1 | 23.4 | 10.9 | 2.2 | .0 | .0 |
| 1,250–1,499 | 100 | 6 | 66 | 28 | 59 | .0 | 3.0 | 7.0 | 4.0 | 5.0 | 4.0 | 5.0 | 6.0 | 13.0 | 9.0 | 15.0 | 13.0 | 13.0 | 3.0 | .0 |
| 1,500–1,749 | 63 | 6 | 44 | 13 | 155 | .0 | 3.2 | 1.6 | 4.7 | 6.3 | 1.6 | 3.2 | 9.5 | 6.3 | 11.2 | 6.3 | 9.5 | 25.4 | 11.2 | .0 |
| 1,750–1,999 | 49 | 0 | 42 | 7 | 292 | .0 | 4.1 | 8.2 | .0 | .0 | .0 | 2.0 | .0 | 4.1 | 2.0 | 12.2 | 12.2 | 26.6 | 28.6 | .0 |
| 2,000–2,499 | 60 | 1 | 47 | 12 | 381 | 1.6 | 1.7 | 5.0 | 1.7 | 5.0 | 1.7 | 3.3 | 1.7 | 1.7 | 1.7 | 3.3 | 6.7 | 20.0 | 41.6 | 3.3 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2,500-2,999 | [5] 25 | 0 | 21 | 4 | 566 | .0 | 4.0 | 4.0 | .0 | 4.0 | .0 | 4.0 | .0 | .0 | .0 | 4.0 | 8.0 | 16.0 | 36.0 | 20.0 |
| 3,000-3,999 | [5] 11 | 1 | 10 | 0 | 593 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 9.1 | .0 | .0 | 9.1 | .0 | 27.3 | 36.3 | 18.2 |
| 4,000-4,999 | [5] 5 | 0 | 5 | 0 | 1,957 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 20.0 | 80.0 |
| 5,000-9,999 | [5] 4 | 0 | 4 | 0 | 3,434 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 2 | 514 | 49 | 304 | 161 | 78 | .8 | 2.5 | 3.5 | 4.3 | 7.0 | 5.3 | 7.9 | 9.5 | 12.3 | 8.9 | 13.8 | 8.4 | 8.0 | 6.6 | 1.2 |
| 250-499 | [5] 7 | 1 | 1 | 5 | −95 | .0 | .0 | 14.3 | .0 | 28.5 | 14.3 | 14.3 | 14.3 | 14.3 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 59 | 10 | 15 | 34 | −94 | .0 | 5.1 | 3.4 | 11.9 | 11.9 | 8.5 | 16.9 | 16.9 | 15.2 | 6.8 | 1.7 | 1.7 | .0 | .0 | .0 |
| 750-999 | 113 | 11 | 58 | 44 | −21 | .0 | 3.5 | 2.7 | 4.4 | 7.1 | 8.0 | 13.2 | 9.7 | 20.4 | 13.3 | 15.0 | 1.8 | .9 | .0 | .0 |
| 1,000-1,249 | 101 | 13 | 62 | 26 | 22 | 1.0 | 2.9 | 1.0 | 2.0 | 6.9 | 8.9 | 3.0 | 12.9 | 16.9 | 11.9 | 15.8 | 13.8 | 3.0 | .0 | .0 |
| 1,250-1,499 | 77 | 6 | 49 | 22 | 44 | 2.6 | .0 | 3.9 | 2.6 | 3.9 | 3.9 | 11.7 | 7.8 | 11.7 | 9.1 | 13.0 | 16.8 | 13.0 | .0 | .0 |
| 1,500-1,749 | 46 | 4 | 32 | 10 | 98 | .0 | 2.2 | 6.5 | 4.3 | 6.5 | .0 | 2.2 | 8.7 | 4.3 | 4.3 | 26.1 | 10.9 | 19.6 | 4.4 | .0 |
| 1,750-1,999 | 39 | 2 | 25 | 12 | 51 | 2.6 | 5.1 | 7.7 | 7.7 | 5.1 | .0 | 2.6 | 5.1 | .0 | 10.3 | 17 9 | 12.8 | 2.6 | 17.9 | 2.6 |
| 2,000-2,499 | 41 | 1 | 34 | 6 | 301 | .0 | .0 | 2.4 | 2.4 | 9.8 | .0 | .0 | 2.4 | 4.9 | 2.4 | 14.7 | 7.3 | 29.3 | 24.4 | .0 |
| 2,500-2,999 | [5] 19 | 1 | 16 | 2 | 498 | .0 | .0 | 5.2 | .0 | .0 | .0 | 5.3 | 5.3 | .0 | 5.3 | 10.5 | .0 | 10.5 | 52.6 | 5.3 |
| 3,000-3,999 | [5] 5 | 0 | 5 | 0 | 626 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 40.0 | 60.0 | .0 |
| 4,000-4,999 | [5] 5 | 0 | 5 | 0 | 1,401 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 20.0 | 20.0 | 60.0 |
| 5,000-9,999 | [5] 2 | 0 | 2 | 0 | [7] 2,218 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 50.0 | 50.0 |
| Type 3 | 406 | 32 | 222 | 152 | 49 | .0 | 2.2 | 5.7 | 4.7 | 6.9 | 6.9 | 11.0 | 7.9 | 13.3 | 10.8 | 15.0 | 6.2 | 4.2 | 3.7 | 1.5 |
| 250-499 | [5] 10 | 3 | 0 | 7 | −160 | .0 | .0 | 30.0 | .0 | 10.0 | 20.0 | 10.0 | 30.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 37 | 7 | 9 | 21 | −75 | .0 | 2.7 | 8.1 | 5.4 | 8.1 | 13.6 | 18.9 | 18.9 | 16.2 | 5.4 | 2.7 | .0 | .0 | .0 | .0 |
| 750-999 | 80 | 12 | 34 | 34 | −25 | .0 | 1.2 | 5.0 | 3.8 | 8.8 | 7.5 | 16.2 | 15.0 | 13.7 | 13.8 | 15.0 | .0 | .0 | .0 | .0 |
| 1,000-1,249 | 86 | 4 | 50 | 32 | 7 | .0 | 1.2 | 2.3 | 3.5 | 8.1 | 4.7 | 17.4 | 4.7 | 19.7 | 18.6 | 15.1 | 3.5 | 1.2 | .0 | .0 |
| 1,250-1,499 | 72 | 1 | 42 | 29 | −24 | .0 | 2.8 | 5.6 | 8.3 | 11.1 | 6.9 | 5.6 | 1.4 | 15.3 | 12.5 | 23.6 | 6.9 | .0 | .0 | .0 |
| 1,500-1,749 | 38 | 3 | 25 | 10 | 47 | .0 | .0 | 5.3 | 5.3 | 5.3 | 2.6 | 7.8 | 7.9 | 13.2 | 5.3 | 23.7 | 21.0 | 2.6 | .0 | .0 |
| 1,750-1,999 | 32 | 1 | 23 | 8 | 119 | .0 | 3.1 | 6.3 | 9.4 | .0 | 3.1 | 3.1 | 3.1 | 9.4 | 3.1 | 12.5 | 18.7 | 18.8 | 9.4 | .0 |
| 2,000-2,499 | [5] 26 | 0 | 18 | 8 | 201 | .0 | .0 | 11.6 | .0 | .0 | 15.4 | 3.8 | .0 | .0 | 7.7 | 15.4 | 7.7 | 11.5 | 26.9 | .0 |
| 2,500-2,999 | [5] 12 | 1 | 10 | 1 | 281 | .0 | 8.3 | .0 | .0 | .0 | .0 | .0 | 8.3 | .0 | 8.3 | 8.3 | 8.4 | 41.7 | 16.7 | .0 |
| 3,000-3,999 | [5] 9 | 0 | 8 | 1 | 646 | .0 | 11.1 | .0 | .0 | .0 | .0 | .0 | .0 | 11.1 | .0 | .0 | .0 | 11.1 | 33.4 | 33.3 |
| 4,000-4,999 | [5] 3 | 0 | 2 | 1 | 1,208 | .0 | 33.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 66.7 |
| 5,000-9,999 | [5] 1 | 0 | 1 | 0 | [7] 3,950 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 4 | 649 | 74 | 369 | 206 | 79 | 1.1 | 3.9 | 4.0 | 3.7 | 7.7 | 4.4 | 6.9 | 11.4 | 11.8 | 9.4 | 10.5 | 8.9 | 6.2 | 8.3 | 1.8 |
| 250-499 | [5] 18 | 3 | 2 | 13 | −240 | .0 | 5.6 | 44.4 | 16.6 | 5.6 | .0 | .0 | 16.7 | 11.1 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 59 | 15 | 8 | 36 | −130 | 3.4 | 5.1 | 6.8 | 3.4 | 15.2 | 3.4 | 23.7 | 25.4 | 8.5 | 5.1 | .0 | .0 | .0 | .0 | .0 |
| 750-999 | 103 | 20 | 45 | 38 | −20 | 1.0 | 1.0 | 2.9 | 5.8 | 6.8 | 9.7 | 9.7 | 19.4 | 15.5 | 14.6 | 9.7 | 2.9 | 1.0 | .0 | .0 |
| 1,000-1,249 | 113 | 9 | 66 | 38 | −15 | .9 | 7.1 | 1.8 | 1.8 | 8.8 | 4.4 | 8.8 | 8.0 | 15.9 | 13.3 | 19.5 | 8.8 | .0 | .9 | .0 |
| 1,250-1,499 | 91 | 11 | 50 | 30 | −10 | 2.2 | 5.5 | 2.2 | 1.1 | 8.8 | 4.4 | 8.8 | 12.1 | 15.3 | 8.8 | 9.9 | 14.3 | 4.4 | 2.2 | .0 |
| 1,500-1,749 | 62 | 3 | 42 | 17 | 55 | .0 | 4.8 | 4.8 | 6.5 | 6.5 | 3.2 | 1.6 | 4.8 | 9.7 | 12.9 | 19.3 | 12.9 | 6.5 | 6.5 | .0 |
| 1,750-1,999 | 60 | 4 | 40 | 16 | 125 | 1.7 | 3.3 | 3.3 | 5.0 | 8.4 | 3.3 | 1.7 | 6.7 | 11.6 | 6.6 | 6.7 | 10.0 | 20.0 | 10.0 | 1.7 |
| 2,000-2,499 | 81 | 6 | 61 | 14 | 255 | .0 | 1.2 | 2.5 | 3.7 | 6.2 | 3.7 | .0 | 7.4 | 7.4 | 8.6 | 4.9 | 18.6 | 8.6 | 26.0 | 1.2 |
| 2,500-2,999 | 33 | 3 | 27 | 3 | 369 | .0 | 3.1 | .0 | .0 | 3.0 | .0 | 3.0 | 9.1 | 3.0 | 3.0 | 18.1 | 6.1 | 15.2 | 30.3 | 6.1 |
| 3,000-3,999 | [5] 23 | 0 | 22 | 1 | 667 | .0 | .0 | .0 | .0 | .0 | 4.3 | .0 | .0 | 4.3 | .0 | 4.3 | 4.3 | 21.8 | 39.2 | 21.8 |
| 4,000-4,999 | [5] 5 | 0 | 5 | 0 | 960 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 40.0 | 20.0 | 40.0 |
| 5,000-9,999 | [5] 1 | 0 | 1 | 0 | [7] 3,880 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |

See footnotes at end of table.

TABLE 37.—SURPLUS OR DEFICIT (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[2] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | Families having [3]— | | | Average net surplus or deficit (−) [3] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit [4] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit [4] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES—continued | | | | | | | | | | | | | | | | | | | | |
| Family-type groups—Continued | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| Type 5 | 302 | 29 | 179 | 94 | 19 | 1.7 | 3.0 | 4.3 | 4.3 | 6.3 | 4.3 | 7.2 | 9.6 | 14.0 | 12.9 | 15.6 | 5.6 | 6.6 | 3. | 1.0 |
| 250–499 | [5] 3 | 0 | 0 | 3 | −163 | .0 | .0 | .0 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 17 | 5 | 3 | 9 | −78 | .0 | 5.9 | 5.9 | .0 | 11.8 | 11.8 | 17.6 | 29.4 | 17.6 | .0 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | 51 | 11 | 17 | 23 | −78 | 2.0 | .0 | 9.8 | 5.9 | 5.9 | 7.8 | 13.7 | 21.6 | 19.6 | 5.9 | 7.8 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | 63 | 5 | 33 | 25 | −70 | 1.6 | 3.2 | 3.2 | 9.5 | 7.9 | 4.8 | 9.5 | 7.9 | 22.2 | 14.3 | 11.1 | 4.8 | .0 | .0 | .0 |
| 1,250–1,499 | 43 | 5 | 28 | 10 | 9 | .0 | 4.7 | 4.7 | .0 | 6.9 | 2.3 | 4.7 | 11.6 | 16.3 | 23.2 | 16.3 | 2.3 | 7.0 | .0 | .0 |
| 1,500–1,749 | 38 | 1 | 30 | 7 | 121 | .0 | 2.6 | .0 | 2.6 | 5.3 | 2.6 | 5.3 | 2.6 | 7.9 | 18.4 | 26.4 | 15.8 | 7.9 | 2.6 | .0 |
| 1,750–1,999 | 34 | 2 | 22 | 10 | 21 | 2.9 | 5.9 | .0 | 8.9 | 2.9 | 2.9 | 5.9 | 5.9 | 5.9 | 11.8 | 26.4 | 8.8 | 5.9 | 5.9 | .0 |
| 2,000–2,499 | [5] 23 | 0 | 20 | 3 | 123 | 4.4 | 4.3 | .0 | .0 | .0 | 4.3 | .0 | .0 | 4.3 | 13.0 | 17.4 | 13.1 | 39.2 | .0 | .0 |
| 2,500–2,999 | [5] 17 | 0 | 14 | 3 | 164 | .0 | .0 | 17.6 | .0 | .0 | .0 | .0 | .0 | 5.9 | 17.6 | 17.6 | 5.9 | 17.7 | 17.7 | .0 |
| 3,000–3,999 | [5] 12 | 0 | 11 | 1 | 262 | 8.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 8.3 | .0 | 25.0 | .0 | .0 | 41.7 | 16.7 |
| 4,000–4,999 | 0 | 0 | 0 | 0 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 5,000–9,999 | [5] 1 | 0 | 1 | 0 | [7] 1,400 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 6 | 244 | 20 | 143 | 81 | 57 | .0 | 2.5 | 4.1 | 4.1 | 5.7 | 6.6 | 10.2 | 8.2 | 16.8 | 16.0 | 11.5 | 3.7 | 4.5 | 4.1 | 2.0 |
| 250–499 | [5] 1 | 0 | 0 | 1 | [7] −28 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 30 | 7 | 7 | 16 | −50 | .0 | 3.3 | 3.3 | 3.3 | 6.7 | 16.7 | 20.0 | 23.3 | 16.7 | 6.7 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | 44 | 3 | 25 | 16 | −17 | .0 | 2.3 | .0 | 4.5 | 6.8 | 9.1 | 13.7 | 6.8 | 34.1 | 18.2 | 4.5 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | 52 | 5 | 31 | 16 | 24 | .0 | .0 | 1.9 | 3.9 | 9.6 | 9.6 | 5.8 | 9.6 | 15.4 | 17.3 | 17.3 | 5.8 | 3.8 | .0 | .0 |
| 1,250–1,499 | 53 | 0 | 32 | 21 | −28 | .0 | 5.7 | 7.5 | 3.8 | 5.7 | 1.9 | 15.0 | .0 | 11.3 | 28.3 | 13.2 | 3.8 | 3.8 | .0 | .0 |
| 1,500–1,749 | [5] 18 | 2 | 11 | 5 | 20 | .0 | .0 | 11.1 | 11.1 | .0 | .0 | 5.6 | 11.1 | 22.2 | 5.6 | 11.1 | 11.1 | 11.1 | .0 | .0 |
| 1,750–1,999 | [5] 14 | 0 | 11 | 3 | 66 | .0 | 7.2 | 7.1 | 7.1 | .0 | .0 | .0 | .0 | 14.3 | .0 | 35.7 | 14.3 | 14.3 | .0 | .0 |
| 2,000–2,499 | [5] 15 | 2 | 13 | 0 | 290 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 13.3 | .0 | 26.7 | 20.0 | .0 | 13.3 | 26.7 | .0 |
| 2,500–2,999 | [5] 8 | 1 | 5 | 2 | 189 | .0 | .0 | 12.5 | .0 | .0 | 12.5 | .0 | 12.5 | 12.5 | .0 | .0 | .0 | 12.5 | 37.5 | .0 |
| 3,000–3,999 | [5] 7 | 0 | 7 | 0 | 1,216 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 28.6 | 71.4 |
| 4,000–4,999 | [5] 2 | 0 | 1 | 1 | [7] 332 | .0 | .0 | .0 | .0 | 50.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 50.0 | .0 |
| 5,000–9,999 | 0 | 0 | 0 | 0 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Type 7 | 119 | 15 | 60 | 44 | 26 | .0 | 5.0 | 6.7 | 2.6 | 10.1 | 6.7 | 5.9 | 12.6 | 12.6 | 12.6 | 12.6 | 2.5 | 5.0 | 3.4 | 1.7 |
| 250-499 | [5] 1 | 1 | 0 | 0 | [7] 0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | [5] 9 | 2 | 2 | 5 | −165 | .0 | 11.1 | 11.1 | 22.3 | 11.1 | .0 | .0 | 22.2 | 11.1 | 11.1 | .0 | .0 | .0 | .0 | .0 |
| 750-999 | [5] 20 | 6 | 6 | 8 | −59 | .0 | 5.0 | 5.0 | .0 | 10.0 | 10.0 | 10.0 | 30.0 | 20.0 | 5.0 | 5.0 | .0 | .0 | .0 | .0 |
| 1,000-1,249 | [5] 23 | 3 | 13 | 7 | −41 | .0 | 8.7 | .0 | 4.4 | 8.7 | 4.3 | 4.3 | 13.0 | 17.4 | 21.8 | 17.4 | .0 | .0 | .0 | .0 |
| 1,250-1,499 | [5] 25 | 3 | 9 | 13 | −29 | .0 | 4.0 | 12.0 | .0 | 16.0 | 8.0 | 12.0 | 12.0 | 8.0 | 4.0 | 8.0 | 4.0 | 12.0 | .0 | .0 |
| 1,500-1,749 | [5] 18 | 0 | 15 | 3 | 104 | .0 | .0 | .0 | .0 | 16.7 | .0 | .0 | .0 | 5.5 | 22.2 | 38.8 | 5.6 | 5.6 | 5.6 | .0 |
| 1,750-1,999 | [5] 7 | 0 | 4 | 3 | 28 | .0 | .0 | .0 | .0 | .0 | 28.6 | 14.3 | .0 | 28.5 | 14.3 | .0 | 14.3 | .0 | .0 | .0 |
| 2,000-2,499 | [5] 7 | 0 | 4 | 3 | −59 | .0 | .0 | 42.9 | .0 | .0 | .0 | .0 | .0 | .0 | 28.5 | 14.3 | .0 | 14.3 | .0 | .0 |
| 2,500-2,999 | [5] 4 | 0 | 3 | 1 | 300 | .0 | 25.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 25.0 | 50.0 | .0 |
| 3,000-3,999 | [5] 3 | 0 | 2 | 1 | 777 | .0 | .0 | .0 | .0 | .0 | 33.3 | .0 | .0 | 33.3 | .0 | .0 | .0 | .0 | .0 | 33.4 |
| 4,000-4,999 | [5] 1 | 0 | 1 | 0 | [7] 897 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 | .0 |
| 5,000-9,999 | [5] 1 | 0 | 1 | 0 | [7] 1,300 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| PENNSYLVANIA-OHIO FARMS | | | | | | | | | | | | | | | | | | | | |
| Type 1 | 428 | 46 | 266 | 116 | 216 | .9 | 2.8 | 5.4 | 3.3 | 7.2 | 4.7 | 2.8 | 10.7 | 7.5 | 6.1 | 11.0 | 7.0 | 9.8 | 11.9 | 8.9 |
| 0-249 | [5] 13 | 0 | 0 | 13 | −442 | 7.7 | 15.4 | 61.5 | .0 | 7.7 | 7.7 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250-499 | 44 | 7 | 7 | 30 | −199 | 4.5 | 6.8 | 13.7 | 6.8 | 18.2 | 13.7 | 4.5 | 15.9 | 15.9 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 63 | 19 | 17 | 27 | −65 | .0 | 3.2 | 7.9 | 6.3 | 12.7 | 9.5 | 3.2 | 30.2 | 6.3 | 11.2 | 7.9 | 1.6 | .0 | .0 | .0 |
| 750-999 | 87 | 13 | 57 | 17 | 44 | .0 | 1.2 | 2.3 | 2.3 | 6.9 | 3.4 | 3.4 | 14.9 | 16.1 | 12.7 | 23.0 | 11.5 | 2.3 | .0 | .0 |
| 1,000-1,249 | 50 | 5 | 31 | 14 | 66 | .0 | 4.0 | 4.0 | .0 | 8.0 | 4.0 | 8.0 | 10.0 | 12.0 | 10.0 | 8.0 | 12.0 | 18.0 | 2.0 | .0 |
| 1,250-1,499 | 47 | 1 | 39 | 7 | 213 | 2.1 | 2.1 | .0 | 6.4 | 4.3 | .0 | .0 | 2.1 | 2.1 | 6.4 | 19.2 | 10.6 | 25.6 | 19.1 | .0 |
| 1,500-1,749 | 46 | 1 | 43 | 2 | 410 | .0 | .0 | .0 | 2.1 | .0 | .0 | 2.2 | 2.2 | .0 | .0 | 15.2 | 10.8 | 34.8 | 30.5 | 2.2 |
| 1,750-1,999 | 32 | 0 | 27 | 5 | 521 | .0 | 3.1 | .0 | 3.1 | 6.3 | 3.1 | .0 | .0 | .0 | .0 | 6.3 | 9.4 | 6.2 | 50.0 | 12.5 |
| 2,000-2,499 | [5] 24 | 0 | 24 | 0 | 961 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 4.2 | 45.8 | 50.0 |
| 2,500-2,999 | [5] 12 | 0 | 11 | 1 | 1,166 | .0 | .0 | .0 | .0 | .0 | 8.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 91.7 |
| 3,000-3,999 | [5] 8 | 0 | 8 | 0 | 1,768 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 4,000-4,999 | [5] 1 | 0 | 1 | 0 | [7] 3,214 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000-9,999 | [5] 1 | 0 | 1 | 0 | [7] 3,922 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 2 | 261 | 25 | 172 | 64 | 236 | .8 | 3.4 | 3.4 | 4.6 | 7.3 | 2.3 | 2.7 | 9.6 | 4.2 | 7.3 | 10.7 | 9.9 | 11.9 | 14.2 | 7.7 |
| 0-249 | [5] 1 | 0 | 0 | 1 | [7] −1,117 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250-499 | [5] 19 | 0 | 0 | 19 | −465 | 5.3 | 31.6 | 10.5 | 15.8 | 36.8 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500-749 | 34 | 6 | 6 | 22 | −145 | .0 | 5.9 | 14.8 | 8.8 | 23.6 | 2.9 | 8.8 | 17.6 | 5.9 | 2.9 | 8.8 | .0 | .0 | .0 | .0 |
| 750-999 | 32 | 6 | 15 | 11 | −14 | .0 | 3.1 | 3.1 | 9.4 | 6.3 | 6.3 | 6.2 | 18.8 | 6.2 | 12.5 | 15.6 | 9.4 | 3.1 | .0 | .0 |
| 1,000-1,249 | 43 | 3 | 35 | 5 | 122 | .0 | .0 | 2.3 | 4.7 | 2.3 | 2.3 | .0 | 7.0 | 9.3 | 11.6 | 25.6 | 20.9 | 14.0 | .0 | .0 |
| 1,250-1,499 | 34 | 2 | 29 | 3 | 224 | .0 | .0 | .0 | .0 | 2.9 | 5.9 | .0 | 5.9 | 5.9 | 14.7 | 14.7 | 14.7 | 23.5 | 11.8 | .0 |
| 1,500-1,749 | 37 | 4 | 30 | 3 | 300 | .0 | .0 | .0 | 2.7 | .0 | .0 | 5.4 | 10.8 | 2.7 | 5.4 | 8.1 | 18.9 | 18.9 | 27.1 | .0 |
| 1,750-1,999 | [5] 16 | 3 | 13 | 0 | 464 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 18.8 | .0 | .0 | .0 | 6.3 | 31.2 | 43.7 | .0 |
| 2,000-2,499 | 30 | 1 | 29 | 0 | 689 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.3 | .0 | 6.7 | 3.3 | 3.3 | 10.0 | 50.0 | 23.4 |
| 2,500-2,999 | [5] 7 | 0 | 7 | 0 | 1,211 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 14.3 | .0 | 85.7 |
| 3,000-3,999 | [5] 6 | 0 | 6 | 0 | 1,531 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 16.7 | 83.3 |
| 4,000-4,999 | [5] 1 | 0 | 1 | 0 | [7] 2,215 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000-9,999 | [5] 1 | 0 | 1 | 0 | [7] 5,000 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |

**See footnotes at end of table.**

TABLE 37.—SURPLUS OR DEFICIT (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net surplus or a net deficit, average amounts reported, and percentage*[1] *distribution of families by amount of surplus or deficit, by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[2] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | Families having [3]— | | | Average net surplus or deficit (−) [3] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit [4] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit [4] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| PENNSYLVANIA-OHIO FARMS—con. | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| Type 3 | 244 | 16 | 173 | 55 | 329 | 0.8 | 2.0 | 2.0 | 3.3 | 4.1 | 4.5 | 5.8 | 6.6 | 6.1 | 6.1 | 12.8 | 9.8 | 8.6 | 15.2 | 12.3 |
| 0–249 | 0 | 0 | 0 | 0 | | | | | | | | | | | | | | | | |
| 250–499 | [5] 8 | 1 | 0 | 7 | −324 | .0 | 37.5 | 12.5 | .0 | 12.5 | 25.0 | .0 | 12.5 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 13 | 0 | 1 | 12 | −223 | 7.7 | 7.7 | 7.7 | 7.7 | 23.1 | 7.7 | 30.7 | .0 | .0 | 7.7 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | [5] 27 | 5 | 14 | 8 | −103 | 3.7 | .0 | .0 | 7.4 | 11.1 | 3.7 | 3.7 | 18.5 | 14.8 | 11.2 | 22.2 | 3.7 | .0 | .0 | .0 |
| 1,000–1,249 | 40 | 3 | 26 | 11 | 78 | .0 | .0 | 2.5 | 5.0 | 2.5 | 7.5 | 10.0 | 7.5 | 12.5 | 10.0 | 12.5 | 20.0 | 10.0 | .0 | .0 |
| 1,250–1,499 | 54 | 4 | 39 | 11 | 133 | .0 | .0 | 1.9 | 5.5 | 3.7 | 7.4 | 1.9 | 7.4 | 9.3 | 9.3 | 14.8 | 16.6 | 18.5 | 3.7 | .0 |
| 1,500–1,749 | 31 | 2 | 25 | 4 | 226 | .0 | 3.2 | 3.2 | .0 | .0 | .0 | 6.5 | 6.5 | 3.2 | 3.2 | 22.6 | 12.9 | 16.1 | 22.6 | .0 |
| 1,750–1,999 | [5] 14 | 0 | 13 | 1 | 440 | .0 | .0 | .0 | .0 | .0 | .0 | 7.1 | .0 | .0 | 7.2 | 21.4 | 14.3 | .0 | 50.0 | .0 |
| 2,000–2,499 | [5] 25 | 1 | 23 | 1 | 696 | .0 | .0 | .0 | .0 | .0 | .0 | 4.0 | 4.0 | .0 | .0 | 4.0 | .0 | 8.0 | 60.0 | 20.0 |
| 2,500–2,999 | [5] 15 | 0 | 15 | 0 | 1,028 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 6.7 | .0 | .0 | 33.3 | 60.0 |
| 3,000–3,999 | [5] 12 | 0 | 12 | 0 | 1,754 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 8.3 | 91.7 |
| 4,000–4,999 | [5] 5 | 0 | 5 | 0 | 2,241 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | 0 | 0 | 0 | 0 | | | | | | | | | | | | | | | | |
| Type 4 | 475 | 47 | 304 | 124 | 268 | 2.5 | 3.6 | 5.1 | 2.1 | 5.4 | 3.4 | 4.0 | 9.9 | 6.5 | 4.2 | 8.0 | 9.5 | 12.2 | 13.3 | 10.3 |
| 0–249 | [5] 4 | 0 | 0 | 4 | −1,207 | 50.0 | 50.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 19 | 3 | 2 | 14 | −369 | 10.5 | 15.8 | 15.8 | 5.3 | 21.0 | .0 | 5.3 | 15.8 | 5.3 | .0 | .0 | 5.2 | .0 | .0 | .0 |
| 500–749 | 50 | 8 | 7 | 35 | −231 | 6.0 | 8.0 | 14.0 | 14.0 | 12.0 | 8.0 | 8.0 | 16.0 | 8.0 | 6.0 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | 64 | 13 | 29 | 22 | −45 | .0 | 6.3 | 10.9 | .0 | 9.4 | 3.1 | 4.7 | 20.3 | 17.2 | 10.9 | 9.4 | 6.2 | 1.6 | .0 | .0 |
| 1,000–1,249 | 59 | 9 | 33 | 17 | 32 | 1.7 | 1.7 | 3.4 | 1.7 | 5.1 | 10.1 | 5.1 | 15.3 | 11.8 | 6.8 | 15.3 | 11.8 | 8.5 | 1.7 | .0 |
| 1,250–1,499 | 76 | 6 | 52 | 18 | 107 | 4.0 | .0 | 4.0 | 1.3 | 7.9 | 2.6 | 3.9 | 7.9 | 5.3 | 2.6 | 14.5 | 15.8 | 26.3 | 3.9 | .0 |
| 1,500–1,749 | 44 | 2 | 35 | 7 | 213 | 2.3 | 4.5 | 4.5 | .0 | 2.3 | .0 | 2.3 | 4.5 | 2.3 | 4.5 | 9.1 | 20.5 | 15.9 | 27.3 | .0 |
| 1,750–1,999 | 42 | 2 | 38 | 2 | 307 | .0 | 2.4 | .0 | .0 | .0 | 2.4 | .0 | 4.8 | 4.8 | 4.7 | 11.9 | 11.9 | 33.3 | 23.8 | .0 |
| 2,000–2,499 | 56 | 4 | 48 | 4 | 504 | .0 | .0 | .0 | .0 | .0 | 1.8 | 5.3 | 7.1 | 1.8 | .0 | 5.4 | 12.5 | 14.3 | 42.9 | 8.9 |
| 2,500–2,999 | [5] 28 | 0 | 27 | 1 | 983 | .0 | .0 | .0 | .0 | .0 | .0 | 3.6 | .0 | .0 | .0 | .0 | .0 | 10.7 | 39.3 | 46.4 |
| 3,000–3,999 | [5] 25 | 0 | 25 | 0 | 1,540 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 8.0 | 92.0 |
| 4,000–4,999 | [5] 3 | 0 | 3 | 0 | 2,595 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 5 | 0 | 5 | 0 | 3,850 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Type 5 | 300 | 17 | 201 | 82 | 364 | 1.0 | 4.0 | 6.0 | 2.3 | 3.3 | 6.0 | 4.7 | 5.7 | 5.7 | 5.3 | 6.3 | 7.3 | 9.0 | 18.4 | 15.0 |
| 0–249 | [5] 1 | 0 | 0 | 1 | [7] −2,007 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 4 | 0 | 0 | 4 | −275 | .0 | .0 | 50.0 | 25.0 | .0 | 25.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 18 | 1 | 6 | 11 | −178 | .0 | 16.6 | 11.1 | 5.6 | 5.6 | 16.6 | 5.6 | 5.6 | 27.7 | .0 | 5.6 | .0 | .0 | .0 | .0 |
| 750–999 | 30 | 5 | 7 | 18 | −123 | .0 | 6.7 | 16.6 | 3.3 | 6.7 | 16.7 | 10.0 | 16.7 | 10.0 | 6.7 | 3.3 | 3.3 | .0 | .0 | .0 |
| 1,000–1,249 | 32 | 6 | 11 | 15 | −79 | .0 | 6.3 | 9.4 | 3.1 | 15.6 | 9.4 | 3.1 | 18.8 | 3.1 | 21.8 | 3.1 | 6.3 | .0 | .0 | .0 |
| 1,250–1,499 | 33 | 2 | 20 | 11 | 24 | .0 | 6.0 | 6.1 | 6.1 | .0 | 6.1 | 9.0 | 6.1 | 9.1 | 9.1 | 24.2 | 12.1 | 6.1 | .0 | .0 |
| 1,500–1,749 | 42 | 2 | 26 | 14 | 133 | .0 | 2.4 | 9.5 | 2.4 | 2.4 | 7.1 | 9.5 | 4.8 | 4.8 | 7.1 | 7.1 | 9.5 | 11.9 | 21.5 | .0 |
| 1,750–1,999 | [5] 24 | 0 | 22 | 2 | 310 | .0 | 8.3 | .0 | .0 | .0 | .0 | .0 | .0 | 4.2 | 4.2 | 4.2 | 29.1 | 20.8 | 25.0 | 4.2 |
| 2,000–2.499 | 42 | 1 | 37 | 4 | 424 | 2.4 | .0 | .0 | .0 | 2.4 | .0 | 4.7 | 2.4 | 4.8 | .0 | 4.8 | 7.1 | 26.2 | 40.4 | 4.8 |
| 2,500–2,999 | 31 | 0 | 29 | 2 | 640 | 3.3 | .0 | .0 | .0 | .0 | 3.2 | .0 | .0 | .0 | .0 | 6.5 | .0 | 9.7 | 48.3 | 29.0 |
| 3,000–3,999 | 30 | 0 | 30 | 0 | 1,256 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.3 | 3.3 | 26.7 | 66.7 |
| 4,000–4,999 | [5] 7 | 0 | 7 | 0 | 1,862 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 6 | 0 | 6 | 0 | 3,268 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 6 | 258 | 13 | 183 | 62 | 342 | .7 | 2.3 | 4.7 | 2.3 | 6.2 | 3.1 | 4.7 | 5.0 | 5.4 | 7.4 | 7.0 | 7.0 | 14.7 | 19.0 | 10.5 |
| 0–249 | [5] 1 | 0 | 0 | 1 | [7] −734 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 5 | 0 | 0 | 5 | −680 | 40.0 | .0 | 20.0 | .0 | 40.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 17 | 2 | 5 | 10 | −138 | .0 | 5.9 | 17.6 | 5.9 | 5.9 | 11.7 | 11.8 | 11.8 | 17.6 | 5.9 | 5.9 | .0 | .0 | .0 | .0 |
| 750–999 | 36 | 3 | 12 | 21 | −118 | .0 | 5.6 | 11.1 | 8.3 | 19.4 | 8.3 | 5.6 | 8.3 | 13.9 | 13.9 | 5.6 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | 37 | 8 | 13 | 16 | −37 | .0 | 5.4 | 2.7 | 2.7 | 10.8 | 8.1 | 13.6 | 21.6 | 10.8 | 5.4 | 8.1 | 10.8 | .0 | .0 | .0 |
| 1,250–1,499 | 32 | 0 | 25 | 7 | 119 | .0 | .0 | 6.2 | 3.1 | 6.3 | .0 | 6.3 | .0 | 6.3 | 15.6 | 15.6 | 15.6 | 25.0 | .0 | .0 |
| 1,500–1,749 | 37 | 0 | 35 | 2 | 357 | .0 | .0 | 2.7 | .0 | .0 | .0 | 2.7 | .0 | .0 | 10.8 | 10.8 | 13.5 | 29.7 | 29.8 | .0 |
| 1,750–1,999 | 33 | 0 | 33 | 0 | 549 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 9.1 | 9.1 | 30.3 | 45.4 | 6.1 |
| 2,000–2,499 | [5] 29 | 0 | 29 | 0 | 678 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.4 | .0 | .0 | 17.2 | 65.6 | 13.8 |
| 2,500–2,999 | [5] 19 | 0 | 19 | 0 | 947 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 5.3 | .0 | 5.3 | 21.0 | 21.0 | 47.4 |
| 3,000–3,999 | [5] 6 | 0 | 6 | 0 | 1,638 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 4,000–4,999 | [5] 3 | 0 | 3 | 0 | 2,277 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 3 | 0 | 3 | 0 | 3,587 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 7 | 288 | 25 | 196 | 67 | 374 | 1.4 | 3.8 | 2.8 | 4.5 | 5.2 | 2.8 | 2.8 | 8.7 | 3.5 | 4.2 | 6.9 | 9.0 | 12.5 | 17.0 | 14.9 |
| 0–249 | [5] 1 | 0 | 0 | 1 | [7] −1,148 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 1 | 0 | 0 | 1 | [7] −525 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 14 | 6 | 0 | 8 | −369 | 7.1 | 21.5 | 7.1 | 7.1 | 7.1 | 7.2 | .0 | 42.9 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | [5] 28 | 3 | 2 | 23 | −191 | .0 | 14.3 | 7.1 | 21.5 | 14.3 | 17.9 | 7.1 | 10.7 | .0 | 7.1 | .0 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | 33 | 6 | 16 | 11 | 65 | 3.0 | .0 | 6.1 | .0 | 9.1 | .0 | 15.1 | 18.2 | 15.1 | 6.1 | 15.1 | 6.1 | 6.1 | .0 | .0 |
| 1,250–1,499 | 36 | 4 | 21 | 11 | 3 | 2.8 | 2.8 | 2.8 | 8.3 | 13.9 | .0 | .0 | 11.1 | 8.3 | 8.3 | 19.5 | 13.9 | 8.3 | .0 | .0 |
| 1,500–1,749 | 30 | 2 | 22 | 6 | 122 | .0 | .0 | 6.7 | 6.7 | 3.3 | 3.3 | .0 | 6.7 | 6.7 | 10.0 | 10.0 | 16.6 | 30.0 | .0 | .0 |
| 1,750–1,999 | 36 | 3 | 30 | 3 | 342 | .0 | 2.7 | .0 | .0 | 2.8 | .0 | 2.8 | 8.3 | .0 | 2.8 | 5.6 | 11.1 | 30.5 | 30.6 | 2.8 |
| 2,000–2,499 | 48 | 1 | 44 | 3 | 486 | .0 | 2.1 | .0 | 2.1 | .0 | 2.1 | .0 | 2.1 | .0 | 2.1 | 6.2 | 16.7 | 18.7 | 41.7 | 6.2 |
| 2,500–2,999 | [5] 23 | 0 | 23 | 0 | 956 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 4.3 | 4.3 | 52.2 | 39.2 |
| 3,000–3,999 | [5] 29 | 0 | 29 | 0 | 1,299 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.4 | 3.4 | 20.7 | 72.5 |
| 4,000–4,999 | [5] 6 | 0 | 6 | 0 | 2,073 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 3 | 0 | 3 | 0 | 3,529 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |

See footnotes at end of table.

TABLE 37.—SURPLUS OR DEFICIT (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net surplus or a net deficit, average amounts reported, and percentage [1] distribution of families by amount of surplus or deficit, by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,[2] 1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | Families having [3]— | | | Average net surplus or deficit (−) [3] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit [4] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit [4] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| ILLINOIS–IOWA FARMS | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| Type 1 | 421 | 31 | 252 | 138 | 257 | 0.5 | 4.8 | 5.2 | 5.7 | 7.3 | 4.5 | 4.8 | 7.4 | 5.7 | 5.5 | 9.5 | 6.6 | 11.4 | 11.1 | 10.0 |
| 0–249 | [5] 9 | 0 | 0 | 9 | −605 | 11.1 | 33.3 | 55.6 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | 34 | 1 | 1 | 32 | −287 | 2.9 | 11.8 | 26.5 | 23.6 | 8.8 | 11.8 | 8.8 | 2.9 | 2.9 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 73 | 9 | 21 | 43 | −97 | .0 | 6.8 | 5.5 | 11.0 | 19.1 | 5.5 | 11.0 | 12.3 | 12.3 | 5.5 | 6.8 | 2.8 | 1.4 | .0 | .0 |
| 750–999 | 90 | 9 | 51 | 30 | 9 | .0 | 6.6 | 1.1 | 6.6 | 6.7 | 6.7 | 5.6 | 10.0 | 7.8 | 12.2 | 20.0 | 11.1 | 5.6 | .0 | .0 |
| 1,000–1,249 | 60 | 7 | 40 | 13 | 115 | .0 | 3.3 | 1.7 | 1.7 | 10.0 | 1.7 | 3.3 | 11.7 | 6.7 | 5.0 | 16.6 | 10.0 | 26.6 | 1.7 | .0 |
| 1,250–1,499 | 48 | 4 | 36 | 8 | 248 | .0 | .0 | .0 | 2.1 | 4.2 | 6.2 | 4.2 | 8.3 | 2.1 | 6.2 | 8.3 | 12.5 | 29.2 | 16.7 | .0 |
| 1,500–1,749 | 31 | 1 | 28 | 2 | 424 | .0 | .0 | 6.5 | .0 | .0 | .0 | .0 | 3.2 | 3.2 | 3.2 | 3.2 | 6.5 | 22.6 | 51.6 | .0 |
| 1,750–1,999 | [5] 27 | 0 | 27 | 0 | 665 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.7 | 3.7 | 3.7 | 7.4 | 18.5 | 40.8 | 22.2 |
| 2,000–2,499 | [5] 22 | 0 | 21 | 1 | 991 | .0 | .0 | .0 | .0 | .0 | 4.5 | .0 | .0 | .0 | .0 | 4.5 | .0 | .0 | 31.9 | 59.1 |
| 2,500–2,999 | [5] 6 | 0 | 6 | 0 | 1,046 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 66.7 | 33.3 |
| 3,000–3,999 | [5] 12 | 0 | 12 | 0 | 1,675 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 4,000–4,999 | [5] 5 | 0 | 5 | 0 | 2,878 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 4 | 0 | 4 | 0 | 4,282 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 2 | 192 | 7 | 103 | 82 | 135 | 4.7 | 6.2 | 10.5 | 5.2 | 8.9 | 4.2 | 3.1 | 3.6 | 7.3 | 5.2 | 5.2 | 7.8 | 8.3 | 12.0 | 7.8 |
| 0–249 | [5] 2 | 0 | 0 | 2 | [7] −1,106 | 50.0 | 50.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 14 | 0 | 2 | 12 | −411 | 14.3 | 14.3 | 21.4 | 14.3 | 14.3 | 7.1 | .0 | .0 | 14.3 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 27 | 0 | 5 | 22 | −352 | 14.8 | 11.1 | 14.8 | 11.1 | 18.6 | 7.4 | 3.7 | .0 | 11.1 | 3.7 | 3.7 | .0 | .0 | .0 | .0 |
| 750–999 | 41 | 4 | 14 | 23 | −150 | 2.4 | 9.8 | 17.1 | 2.4 | 9.8 | 7.3 | 7.3 | 9.8 | 7.3 | 7.3 | 7.3 | 12.2 | .0 | .0 | .0 |
| 1,000–1,249 | 36 | 2 | 19 | 15 | −25 | 2.8 | 2.8 | 8.3 | 11.1 | 11.1 | .0 | 5.6 | 5.0 | 11.1 | 11.1 | 8.3 | 8.3 | 11.1 | 2.8 | .0 |
| 1,250–1,499 | [5] 25 | 0 | 19 | 6 | 192 | .0 | 4.0 | 8.0 | .0 | 8.0 | 4.0 | .0 | .0 | 4.0 | 4.0 | 8.0 | 16.0 | 28.0 | 16.0 | .0 |
| 1,500–1,749 | [5] 11 | 1 | 10 | 0 | 428 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 9.1 | 9.1 | 9.1 | .0 | 9.1 | 18.2 | 45.4 | .0 |
| 1,750–1,999 | [5] 11 | 0 | 10 | 1 | 506 | .0 | .0 | .0 | .0 | .0 | 9.1 | .0 | .0 | .0 | .0 | 9.1 | 18.2 | 18.2 | 36.3 | 9.1 |
| 2,000–2,499 | [5] 13 | 0 | 12 | 1 | 795 | .0 | .0 | 7.7 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 7.7 | 61.5 | 23.1 |
| 2,500–2,999 | [5] 5 | 0 | 5 | 0 | 1,615 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 3,000–3,999 | [5] 5 | 0 | 5 | 0 | 1,651 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 20.0 | 80.0 |
| 4,000–4,999 | 0 | 0 | 0 | 0 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| 5,000–9,999 | [5] 2 | 0 | 2 | 0 | [7] 4,318 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Type 3 | 192 | 4 | 116 | 72 | 212 | .5 | 7.8 | 6.2 | 7.3 | 6.8 | 5.2 | 3.6 | 2.1 | 4.7 | 2.6 | 9.9 | 9.4 | 12.5 | 14.6 | 6.8 |
| 0–249 | [5] 3 | 0 | 0 | 3 | −490 | .0 | 66.7 | .0 | .0 | .0 | 33.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 11 | 0 | 0 | 11 | −348 | .0 | 9.1 | 45.4 | 27.3 | 18.2 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 20 | 1 | 2 | 17 | −294 | .0 | 30.0 | 10.0 | 15.0 | 10.0 | 15.0 | 5.0 | 5.0 | .0 | 5.0 | 5.0 | .0 | .0 | .0 | .0 |
| 750–999 | [5] 26 | 1 | 6 | 19 | −191 | .0 | 15.4 | 11.6 | 11.5 | 15.4 | 7.7 | 11.5 | 3.8 | 7.7 | 7.7 | 7.7 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | 38 | 1 | 22 | 15 | 12 | 2.6 | 2.6 | 2.6 | 5.3 | 10.5 | 7.9 | 7.9 | 2.6 | 13.2 | 5.3 | 10.5 | 10.5 | 18.5 | .0 | .0 |
| 1,250–1,499 | [5] 26 | 0 | 24 | 2 | 295 | .0 | .0 | 3.8 | 3.8 | .0 | .0 | .0 | .0 | .0 | .0 | 27.0 | 19.2 | 19.2 | 27.0 | .0 |
| 1,500–1,749 | [5] 25 | 0 | 21 | 4 | 257 | .0 | 4.0 | .0 | 4.0 | 4.0 | 4.0 | .0 | .0 | 4.0 | .0 | 12.0 | 20.0 | 32.0 | 16.0 | .0 |
| 1,750–1,999 | [5] 14 | 1 | 13 | 0 | 441 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 7.1 | 7.1 | .0 | 14.3 | 28.6 | .0 | 42.9 | .0 |
| 2,000–2,499 | [5] 14 | 0 | 14 | 0 | 725 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 21.4 | 64.3 | 14.3 |
| 2,500–2,999 | [5] 8 | 0 | 7 | 1 | 809 | .0 | .0 | .0 | 12.5 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 12.5 | 25.0 | 50.0 |
| 3,000–3,999 | [5] 4 | 0 | 4 | 0 | 1,805 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 4,000–4,999 | [5] 1 | 0 | 1 | 0 | [7] 1,901 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 2 | 0 | 2 | 0 | [7] 5,203 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 4 | 406 | 8 | 233 | 165 | 286 | 2.0 | 7.2 | 9.4 | 4.2 | 10.6 | 3.9 | 3.4 | 2.0 | 2.2 | 5.4 | 7.6 | 7.4 | 7.6 | 12.3 | 14.8 |
| 0–249 | [5] 9 | 0 | 0 | 9 | −410 | 11.1 | 22.2 | 22.2 | 11.1 | 33.4 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 28 | 0 | 0 | 28 | −375 | 3.6 | 17.9 | 35.7 | 10.7 | 21.4 | 3.6 | 7.1 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | 42 | 0 | 4 | 38 | −300 | 4.8 | 14.3 | 23.8 | 4.8 | 33.3 | 2.4 | 7.1 | .0 | 2.4 | 7.1 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | 50 | 0 | 19 | 31 | −125 | .0 | 12.0 | 8.0 | 10.0 | 12.0 | 12.0 | 8.0 | .0 | 8.0 | 8.0 | 12.0 | 10.0 | .0 | .0 | .0 |
| 1,000–1,249 | 50 | 1 | 22 | 27 | −67 | .0 | 12.0 | 10.0 | 6.0 | 12.0 | 10.0 | 4.0 | 2.0 | 2.0 | 6.0 | 12.0 | 16.0 | 8.0 | .0 | .0 |
| 1,250–1,499 | 49 | 2 | 35 | 12 | 89 | 2.0 | 4.1 | 2.0 | 2.0 | 8.2 | 4.1 | 2.0 | 4.1 | 6.1 | 10.2 | 20.5 | 14.3 | 12.2 | 8.2 | .0 |
| 1,500–1,749 | 45 | 2 | 29 | 14 | 111 | 2.2 | 2.2 | 13.4 | 2.2 | 6.7 | 2.2 | 2.2 | 4.4 | .0 | 11.1 | 8.9 | 11.1 | 17.8 | 13.4 | 2.2 |
| 1,750–1,999 | [5] 28 | 3 | 22 | 3 | 240 | 7.1 | .0 | .0 | .0 | 3.6 | .0 | .0 | 10.7 | .0 | .0 | 10.7 | 10.7 | 25.0 | 28.6 | 3.6 |
| 2,000–2,499 | 44 | 0 | 41 | 3 | 671 | .0 | 2.3 | .0 | 2.3 | .0 | .0 | 2.3 | .0 | .0 | 4.5 | 2.3 | 4.5 | 11.4 | 47.7 | 22.7 |
| 2,500–2,999 | [5] 27 | 0 | 27 | 0 | 1,139 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 3.7 | .0 | 3.7 | 25.9 | 66.7 |
| 3,000–3,999 | [5] 21 | 0 | 21 | 0 | 1,488 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 19.0 | 81.0 |
| 4,000–4,999 | [5] 7 | 0 | 7 | 0 | 2,709 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 6 | 0 | 6 | 0 | 4,311 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 5 | 185 | 5 | 113 | 67 | 236 | 1.6 | 10.8 | 5.9 | 6.5 | 4.9 | 4.3 | 2.2 | 2.7 | 4.9 | 5.9 | 5.9 | 5.9 | 11.4 | 15.7 | 11.4 |
| 0–249 | [5] 1 | 0 | 0 | 1 | [7] −660 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 6 | 0 | 0 | 6 | −481 | .0 | 50.0 | 16.7 | .0 | 33.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 21 | 0 | 3 | 18 | −344 | .0 | 33.3 | 14.2 | 23.8 | 4.8 | 4.8 | 4.8 | .0 | 9.5 | 4.8 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | [5] 8 | 0 | 1 | 7 | −467 | .0 | 50.0 | 12.5 | .0 | .0 | .0 | 25.0 | .0 | .0 | .0 | 12.5 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | [5] 26 | 0 | 9 | 17 | −213 | 3.8 | 7.7 | 19.3 | 15.4 | 7.7 | 11.6 | .0 | .0 | 3.8 | 23.1 | .0 | 3.8 | 3.8 | .0 | .0 |
| 1,250–1,499 | [5] 23 | 1 | 14 | 8 | 76 | .0 | .0 | 4.3 | 4.3 | 17.4 | 8.7 | .0 | 4.3 | 8.7 | 8.7 | 13.1 | 13.1 | 13.1 | 4.3 | .0 |
| 1,500–1,749 | [5] 23 | 2 | 16 | 5 | 60 | 4.3 | 8.7 | .0 | 4.3 | .0 | 4.3 | .0 | 8.7 | 13.1 | 4.3 | 8.7 | 13.1 | 26.1 | 4.4 | .0 |
| 1,750–1,999 | [5] 18 | 2 | 15 | 1 | 386 | .0 | .0 | .0 | .0 | .0 | .0 | 5.6 | 11.1 | .0 | .0 | 11.1 | .0 | 44.4 | 27.8 | .0 |
| 2,000–2,499 | [5] 22 | 0 | 19 | 3 | 346 | 4.5 | 4.5 | .0 | 4.5 | .0 | .0 | .0 | .0 | 4.5 | .0 | 13.7 | 9.1 | 13.7 | 41.0 | 4.5 |
| 2,500–2,999 | [5] 22 | 0 | 21 | 1 | 847 | .0 | .0 | .0 | .0 | .0 | 4.5 | .0 | .0 | .0 | 4.5 | .0 | 4.5 | .0 | 41.0 | 45.5 |
| 3,000–3,999 | [5] 11 | 0 | 11 | 0 | 1,364 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 9.1 | .0 | 27.3 | 63.6 |
| 4,000–4,999 | [5] 2 | 0 | 2 | 0 | [7] 2,063 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 50.0 | 50.0 |
| 5,000–9,999 | [5] 2 | 0 | 2 | 0 | [7] 4,136 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |

See footnotes at end of table.

TABLE 37.—SURPLUS OR DEFICIT (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net surplus or a net deficit, average amounts reported, and percentage* [1] *distribution of families by amount of surplus or deficit, by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[2] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | Families having [3]— | | | Average net surplus or deficit (−) [3] | Families having a deficit of— | | | | | | | Families having neither a surplus nor deficit [4] | Families having a surplus of— | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Neither a surplus nor deficit [4] | Surplus | Deficit | | $1,000 or over | $500–$999 | $300–$499 | $200–$299 | $100–$199 | $50–$99 | Less than $50 | | Less than $50 | $50–$99 | $100–$199 | $200–$299 | $300–$499 | $500–$999 | $1,000 or over |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| ILLINOIS-IOWA FARMS—continued | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* | *Pct.* |
| Type 6 | 143 | 3 | 76 | 64 | 119 | 2.1 | 11.8 | 11.2 | 2.1 | 10.5 | 4.2 | 2.8 | 2.1 | 4.9 | 4.2 | 7.0 | 8.4 | 8.4 | 11.2 | 9.1 |
| 0–249 | [5] 1 | 0 | 0 | 1 | [7] −1,868 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 8 | 0 | 0 | 8 | −626 | .0 | 75.0 | 25.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 16 | 0 | 0 | 16 | −334 | 6.2 | 18.8 | 18.8 | .0 | 37.5 | 12.5 | 6.2 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 750–999 | [5] 26 | 0 | 4 | 22 | −323 | 3.8 | 19.3 | 23.1 | 7.7 | 27.0 | .0 | 3.8 | .0 | 3.8 | 7.7 | .0 | 3.8 | .0 | .0 | .0 |
| 1,000–1,249 | [5] 24 | 1 | 11 | 12 | −93 | .0 | 12.5 | 12.5 | .0 | 4.2 | 16.6 | 4.2 | 4.2 | 4.2 | 8.3 | 20.8 | 8.3 | 4.2 | .0 | .0 |
| 1,250–1,499 | [5] 23 | 2 | 18 | 3 | 179 | .0 | .0 | .0 | 4.3 | 4.3 | .0 | 4.3 | 8.7 | 13.1 | 4.3 | 13.1 | 21.8 | 17.4 | 8.7 | .0 |
| 1,500–1,749 | [5] 11 | 0 | 11 | 0 | 455 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 9.1 | 18.2 | 36.4 | 36.3 | .0 |
| 1,750–1,999 | [5] 7 | 0 | 6 | 1 | 247 | .0 | .0 | 14.3 | .0 | .0 | .0 | .0 | .0 | 28.6 | .0 | 14.3 | .0 | 14.3 | 28.5 | .0 |
| 2,000–2,499 | [5] 15 | 0 | 14 | 1 | 628 | .0 | .0 | 6.7 | .0 | .0 | .0 | .0 | .0 | .0 | 6.7 | .0 | 13.3 | 13.3 | 33.3 | 26.7 |
| 2,500–2,999 | [5] 7 | 0 | 7 | 0 | 1,192 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 28.6 | 71.4 |
| 3,000–3,999 | [5] 4 | 0 | 4 | 0 | 1,896 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 25.0 | 75.0 |
| 4,000–4,999 | 0 | 0 | 0 | 0 | | | | | | | | | | | | | | | | |
| 5,000–9,999 | [5] 1 | 0 | 1 | 0 | [7] 3,700 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| Type 7 | 103 | 1 | 41 | 61 | 66 | 2.9 | 11.6 | 13.5 | 4.9 | 11.7 | 4.9 | 9.7 | 1.0 | 7.8 | 2.9 | 6.8 | 1.9 | 5.8 | 6.8 | 7.8 |
| 0–249 | [5] 1 | 0 | 0 | 1 | [7] −775 | .0 | 100.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 250–499 | [5] 5 | 0 | 0 | 5 | −636 | 40.0 | .0 | 20.0 | .0 | 20.0 | .0 | 20.0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 500–749 | [5] 7 | 0 | 1 | 6 | −404 | .0 | 14.3 | 57.1 | 14.3 | .0 | .0 | .0 | .0 | .0 | .0 | 14.3 | .0 | .0 | .0 | .0 |
| 750–999 | [5] 17 | 0 | 1 | 16 | −231 | .0 | 11.8 | 23.5 | 11.8 | 17.6 | 11.8 | 17.6 | .0 | 5.9 | .0 | .0 | .0 | .0 | .0 | .0 |
| 1,000–1,249 | [5] 18 | 1 | 3 | 14 | −283 | 5.5 | 22.2 | 11.1 | 5.6 | 5.6 | 11.1 | 16.6 | 5.6 | 11.1 | .0 | 5.6 | .0 | .0 | .0 | .0 |
| 1,250–1,499 | [5] 13 | 0 | 7 | 6 | −67 | .0 | 7.7 | 15.3 | 7.7 | 7.7 | .0 | 7.7 | .0 | 15.4 | 15.4 | 15.4 | .0 | 7.7 | .0 | .0 |
| 1,500–1,749 | [5] 15 | 0 | 9 | 6 | 57 | .0 | 6.6 | .0 | .0 | 20.0 | 6.7 | 6.7 | .0 | 20.0 | 6.7 | 6.7 | 6.7 | 6.6 | 13.3 | .0 |
| 1,750–1,999 | [5] 5 | 0 | 3 | 2 | 124 | .0 | .0 | 20.0 | .0 | 20.0 | .0 | .0 | .0 | .0 | .0 | 20.0 | .0 | 20.0 | 20.0 | .0 |
| 2,000–2,499 | [5] 9 | 0 | 6 | 3 | 252 | .0 | 11.1 | .0 | .0 | 11.1 | .0 | 11.1 | .0 | .0 | .0 | 11.1 | 11.1 | 22.2 | 22.3 | .0 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2,500–2,999 | [5] 3 | 0 | 2 | 1 | 361 | .0 | 33.3 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 33.3 | 33.4 |
| 3,000–3,999 | [5] 6 | 0 | 5 | 1 | 942 | .0 | .0 | .0 | .0 | 16.7 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 16.7 | 16.6 | 50.0 |
| 4,000–4,999 | [5] 1 | 0 | 1 | 0 | [7] 1,833 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |
| 5,000–9,999 | [5] 3 | 0 | 3 | 0 | 3,713 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 100.0 |

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[1] Averages and percentages are based on the total number of families in each class (column 2).

[2] See table 24, footnote 2.

[3] For data by occupation and income and by family type and income for columns 3–6 for other analysis units, and for the average surplus of families having surpluses and the average deficit of families having deficits see the reports Family Income and Expenditures, Part 2, Urban and Village Series, Misc. Pub. 396, Farm Series, Misc. Pub. 465.

[4] Doubtless few families exactly balanced income and disbursements. Although families reported no change in net worth it is probable that surpluses or deficits too small to be recognized as such by the family occurred. These may be included in the balancing difference. See Glossary, Balancing Difference.

[5] Note that all percentages in this class are based on fewer than 30 cases.

[6] $0.50 or less.

[7] Average based on fewer than 3 cases.

TABLE 38.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[1] *1935–36*

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | All assets [2] | | | | | | All liabilities [2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums [8] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [3] net change | Average [4] net increase | Average [4] net decrease | Families having— | | | Average [3] net change | Average [5] net increase | Average [5] net decrease | Families owing balances at end of year [6] | Families having [7]— | | Average [3] net change | Families paying | | Average amount paid, based on— | |
| | | Any change | Net increase | Net decrease | | | | Any change | Net increase | Net decrease | | | | | Net increase | Net decrease | | | | All families [9] | Families paying [10] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| NORTH CENTRAL SMALL CITIES | | | | | | | | | | | | | | | | | | | | | |
| Occupational groups: | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Wage-earner | 1,570 | 1,277 | 1,063 | 214 | 109.06 | 208.12 | 233.68 | 888 | 533 | 355 | 28.52 | 170.71 | 130.17 | 271 | 251 | 97 | 12.37 | 1,100 | 70.1 | 53.40 | 76.21 |
| 250–499 | 61 | 44 | 25 | 19 | −93.03 | 28.40 | 336.05 | 34 | 30 | 4 | 78.44 | 165.53 | 45.25 | 2 | 2 | 0 | .49 | 31 | 50.8 | 17.80 | 35.03 |
| 500–749 | 167 | 120 | 82 | 38 | −10.53 | 58.11 | 171.66 | 86 | 74 | 12 | 66.48 | 157.26 | 44.58 | 19 | 19 | 6 | 8.34 | 94 | 56.3 | 18.81 | 33.43 |
| 750–999 | 270 | 187 | 148 | 39 | 8.40 | 74.91 | 226.13 | 160 | 119 | 41 | 45.61 | 126.35 | 66.37 | 52 | 50 | 7 | 9.46 | 164 | 60.7 | 29.97 | 49.35 |
| 1,000–1,249 | 304 | 228 | 195 | 33 | 38.40 | 96.83 | 218.39 | 177 | 106 | 71 | 19.49 | 125.31 | 103.65 | 56 | 53 | 21 | 12.39 | 190 | 62.5 | 39.12 | 62.58 |
| 1,250–1,499 | 240 | 208 | 174 | 34 | 68.66 | 146.41 | 264.59 | 145 | 76 | 69 | 36.92 | 213.29 | 106.49 | 46 | 42 | 23 | 21.28 | 185 | 77.1 | 50.61 | 65.66 |
| 1,500–1,749 | 160 | 141 | 123 | 18 | 153 58 | 227.07 | 186.44 | 102 | 51 | 51 | 22.88 | 224.84 | 153.08 | 33 | 29 | 13 | 19 57 | 127 | 79.4 | 62.68 | 78.96 |
| 1,750–1,999 | 136 | 126 | 109 | 17 | 162.41 | 233.14 | 195.53 | 81 | 36 | 45 | 6.62 | 213.33 | 150.67 | 29 | 24 | 11 | 13.84 | 108 | 79.4 | 77.53 | 97.63 |
| 2,000–2,249 | 77 | 72 | 67 | 5 | 299.58 | 366.67 | 299.80 | 38 | 16 | 22 | 29.62 | 403.06 | 189.45 | 12 | 12 | 3 | 21.70 | 59 | 76.6 | 82.59 | 107.78 |
| 2,250–2,499 | 51 | 51 | 46 | 5 | 360.22 | 443.35 | 404.40 | 22 | 11 | 11 | .12 | 194.91 | 194.36 | 8 | 6 | 4 | 2.39 | 46 | 90.2 | 114.34 | 126.78 |
| 2,500–2,999 | 63 | 59 | 54 | 5 | 434.00 | 522.57 | 175.40 | 31 | 14 | 17 | −36.49 | 151.00 | 259.59 | 13 | 13 | 5 | 8.07 | 56 | 88.9 | 128.86 | 144.96 |
| 3,000–3,999 | 41 | 41 | 40 | 1 | 799.82 | 844.82 | [11] 1,000.00 | 12 | 0 | 12 | −67.32 | ---------- | 230.00 | 1 | 1 | 4 | −18.32 | 40 | 97.6 | 160.70 | 164.73 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Clerical, business, and professional | 1,548 | 1,384 | 1,161 | 223 | 279.65 | 445.57 | 378.22 | 728 | 385 | 343 | 1.04 | 296.19 | 327.78 | 213 | 195 | 77 | 15.13 | 1,243 | 80.3 | 125.01 | 155.71 |
| 500-749 | 62 | 43 | 31 | 12 | −70.08 | 56.23 | 507.33 | 29 | 27 | 2 | 46.77 | 186.30 | [11] 1,065.00 | 6 | 6 | 0 | 9.72 | 34 | 54.8 | 37.66 | 68.68 |
| 750-999 | 138 | 104 | 71 | 33 | −23.06 | 58.56 | 222.42 | 70 | 48 | 22 | 27.22 | 141.40 | 137.73 | 17 | 15 | 5 | 6.58 | 81 | 60.9 | 36.71 | 60.31 |
| 1,000-1,249 | 163 | 133 | 99 | 34 | −13.32 | 131.93 | 448.03 | 83 | 53 | 30 | 24.12 | 186.79 | 198.93 | 26 | 24 | 8 | 13.60 | 114 | 69.9 | 47.31 | 67.64 |
| 1,250-1,499 | 185 | 158 | 121 | 37 | 73.54 | 191.79 | 259.46 | 86 | 50 | 36 | 52.20 | 273.58 | 111.72 | 31 | 30 | 8 | 21.94 | 137 | 74.1 | 56.38 | 76.12 |
| 1,500-1,749 | 183 | 169 | 136 | 33 | 81.02 | 190.04 | 333.88 | 92 | 53 | 39 | 31.40 | 231.94 | 167.87 | 33 | 32 | 17 | 18.26 | 148 | 80.9 | 87.89 | 108.68 |
| 1,750-1,999 | 146 | 132 | 112 | 20 | 119.14 | 302.21 | 822.65 | 73 | 35 | 38 | −52.18 | 293.97 | 471.26 | 28 | 26 | 8 | 26.77 | 124 | 84.9 | 105.44 | 124.15 |
| 2,000-2,249 | 138 | 125 | 109 | 16 | 197.29 | 311.96 | 423.62 | 65 | 33 | 32 | −2.54 | 316.82 | 337.69 | 18 | 17 | 6 | 19.40 | 118 | 85.5 | 121.75 | 142.39 |
| 2,250-2,499 | 112 | 108 | 96 | 12 | 334.08 | 413.95 | 193.50 | 60 | 27 | 33 | 51.84 | 468.26 | 207.18 | 16 | 12 | 14 | 15.14 | 96 | 85.7 | 135.48 | 158.05 |
| 2,500-2,999 | 135 | 130 | 115 | 15 | 362.18 | 460.31 | 269.47 | 63 | 30 | 33 | 8.80 | 396.37 | 324.33 | 18 | 16 | 5 | 17.03 | 123 | 91.1 | 161.40 | 177.15 |
| 3,000-3,499 | 101 | 100 | 97 | 3 | 585.26 | 618.78 | 303.33 | 41 | 12 | 29 | −32.81 | 731.83 | 417.10 | 10 | 9 | 3 | 8.61 | 95 | 94.1 | 201.70 | 214.44 |
| 3,500-3,999 | 59 | 56 | 52 | 4 | 824.17 | 999.13 | 832.25 | 23 | 9 | 14 | −45.20 | 751.22 | 673.43 | 5 | 5 | 2 | 7.75 | 52 | 88.1 | 261.08 | 296.23 |
| 4,000-4,999 | 64 | 64 | 63 | 1 | 1,101.47 | 1,121.49 | [11] 160.00 | 18 | 4 | 14 | −106.48 | 300.50 | 572.64 | 3 | 1 | 0 | 2.76 | 60 | 93.8 | 243.78 | 260.03 |
| 5,000-9,999 | 62 | 62 | 59 | 3 | 1,694.64 | 1,798.93 | 356.33 | 25 | 4 | 21 | −171.19 | 1,080.25 | 711.19 | 2 | 2 | 1 | 3.52 | 58 | 93.5 | 506.14 | 541.05 |
| **Family-type** groups: | | | | | | | | | | | | | | | | | | | | | |
| Type 1 | 815 | 702 | 578 | 124 | 205.17 | 360.78 | 333.08 | 335 | 174 | 161 | 6.21 | 233.69 | 220.96 | 99 | 90 | 33 | 12.07 | 601 | 73.7 | 85.85 | 116.42 |
| 250-499 | 28 | 19 | 8 | 11 | −78.61 | 27.75 | 220.27 | 11 | 10 | 1 | 46.21 | 133.00 | [11] 36.00 | 0 | 0 | 0 | .00 | 10 | 35.7 | 11.71 | 32.80 |
| 500-749 | 74 | 50 | 30 | 20 | −92.32 | 55.90 | 425.45 | 26 | 19 | 7 | .38 | 130.95 | 351.43 | 6 | 6 | 2 | 10.59 | 34 | 45.9 | 30.74 | 66.91 |
| 750-999 | 119 | 89 | 65 | 24 | −7.97 | 60.52 | 203.46 | 53 | 30 | 23 | 11.89 | 121.97 | 97.57 | 15 | 12 | 1 | 9.90 | 72 | 60.5 | 35.06 | 57.99 |
| 1,000-1,249 | 117 | 97 | 81 | 16 | 8.03 | 122.23 | 560.12 | 60 | 29 | 31 | 3.13 | 135.62 | 115.06 | 19 | 16 | 10 | 8.64 | 84 | 71.8 | 44.49 | 61.98 |
| 1,250-1,499 | 104 | 92 | 71 | 21 | 66.48 | 191.97 | 319.81 | 47 | 31 | 16 | 57.21 | 249.77 | 112.06 | 18 | 18 | 3 | 31.10 | 79 | 76.0 | 49.17 | 64.73 |
| 1,500-1,749 | 80 | 73 | 59 | 14 | 160.39 | 282.78 | 275.21 | 39 | 19 | 20 | 22.69 | 287.58 | 182.45 | 15 | 15 | 6 | 16.85 | 61 | 76.2 | 70.74 | 92.77 |
| 1,750-1,999 | 62 | 59 | 52 | 7 | 248.58 | 326.12 | 220.86 | 19 | 6 | 13 | 2.32 | 432.50 | 188.54 | 8 | 6 | 4 | 5.79 | 53 | 85.5 | 89.46 | 104.64 |
| 2,000-2,249 | 57 | 52 | 48 | 4 | 334.62 | 431.98 | 415.25 | 19 | 7 | 12 | −24.42 | 294.00 | 287.50 | 5 | 5 | 1 | 8.68 | 44 | 77.2 | 103.84 | 134.52 |
| 2,250-2,499 | 45 | 44 | 39 | 5 | 321.22 | 431.54 | 475.00 | 19 | 7 | 12 | −53.36 | 146.57 | 285.58 | 2 | 2 | 3 | −1.36 | 42 | 93.3 | 135.66 | 145.36 |
| 2,500-2,999 | 55 | 53 | 52 | 1 | 591.30 | 626.60 | [11] 60.00 | 20 | 10 | 10 | 69.62 | 730.10 | 347.20 | 8 | 7 | 1 | 16.58 | 51 | 92.7 | 163.16 | 175.96 |
| 3,000-3,999 | 47 | 47 | 47 | 0 | 944.59 | 944.59 | ---------- | 10 | 6 | 4 | 44.17 | 510.83 | 247.25 | 3 | 3 | 2 | 12.13 | 44 | 93.6 | 221.55 | 236.66 |
| 4,000-4,999 | 13 | 13 | 13 | 0 | 925.54 | 925.54 | ---------- | 6 | 0 | 6 | −367.92 | ---------- | 797.17 | 0 | 0 | 0 | .00 | 13 | 100.0 | 282.00 | 282.00 |
| 5,000-9,999 | 14 | 14 | 13 | 1 | 1,330.78 | 1,457.31 | [11] 314.00 | 6 | 0 | 6 | −232.43 | ---------- | 542.33 | 0 | 0 | 0 | .00 | 14 | 100.0 | 470.64 | 470.64 |
| Type 2 | 605 | 517 | 429 | 88 | 167.14 | 281.87 | 224.94 | 359 | 204 | 155 | 6.81 | 184.79 | 216.64 | 109 | 102 | 41 | 15.22 | 459 | 75.9 | 87.58 | 115.45 |
| 250-499 | 15 | 11 | 8 | 3 | −46.00 | 16.25 | 273.33 | 11 | 10 | 1 | 95.40 | 148.10 | [11] 50.00 | 1 | 1 | 0 | 1.33 | 8 | 53.3 | 9.47 | 17.75 |
| 500-749 | 43 | 32 | 24 | 8 | 36.16 | 89.00 | 72.62 | 26 | 23 | 3 | 118.11 | 224.35 | 27.00 | 7 | 7 | 2 | 12.60 | 28 | 65.1 | 19.58 | 30.07 |
| 750-999 | 87 | 58 | 44 | 14 | −7.64 | 44.48 | 187.29 | 61 | 44 | 17 | 52.04 | 124.89 | 56.88 | 22 | 22 | 3 | 9.30 | 51 | 58.6 | 25.88 | 44.14 |
| 1,000-1,249 | 92 | 73 | 59 | 14 | 57.38 | 127.02 | 158.21 | 52 | 36 | 16 | 57.84 | 198.14 | 113.19 | 18 | 17 | 6 | 20.23 | 62 | 67.4 | 48.24 | 71.58 |
| 1,250-1,499 | 85 | 75 | 58 | 17 | 51.64 | 151.57 | 258.88 | 52 | 25 | 27 | −.60 | 131.12 | 123.30 | 16 | 15 | 11 | 11.27 | 67 | 78.8 | 60.67 | 76.99 |
| 1,500-1,749 | 67 | 63 | 53 | 10 | 133.61 | 221.13 | 276.80 | 34 | 19 | 15 | 37.66 | 262.58 | 164.40 | 13 | 12 | 6 | 24.01 | 54 | 80.6 | 65.43 | 81.19 |
| 1,750-1,999 | 63 | 57 | 49 | 8 | 133.32 | 228.94 | 352.38 | 39 | 16 | 23 | −42.89 | 146.44 | 219.35 | 11 | 10 | 4 | 18.08 | 53 | 84.1 | 98.59 | 117.19 |
| 2,000-2,249 | 40 | 39 | 33 | 6 | 252.23 | 345.39 | 218.17 | 23 | 11 | 12 | −1.32 | 267.82 | 249.92 | 4 | 4 | 2 | 9.70 | 35 | 87.5 | 114.40 | 130.74 |
| 2,250-2,499 | 28 | 27 | 26 | 1 | 315.18 | 351.92 | [11] 325.00 | 16 | 6 | 10 | 8.89 | 313.17 | 163.00 | 5 | 3 | 2 | 21.21 | 22 | 78.6 | 112.68 | 143.41 |
| 2,500-2,999 | 36 | 33 | 29 | 4 | 279.38 | 376.66 | 216.25 | 21 | 10 | 11 | 9.75 | 232.80 | 179.73 | 7 | 6 | 4 | 28.11 | 32 | 88.9 | 172.81 | 194.41 |
| 3,000-3,999 | 30 | 30 | 29 | 1 | 565.96 | 594.45 | [11] 260.00 | 12 | 1 | 11 | −168.66 | [11] 167.00 | 475.18 | 3 | 3 | 1 | 1.90 | 29 | 96.7 | 215.07 | 222.48 |
| 4,000-4,999 | 9 | 9 | 8 | 1 | 1,009.78 | 1,156.00 | [11] 160.00 | 6 | 1 | 5 | −245.00 | [11] 177.00 | 476.40 | 1 | 1 | 0 | 19.67 | 9 | [12] 100.0 | 311.44 | 311.44 |
| 5,000-9,999 | 10 | 10 | 9 | 1 | 1,886.80 | 2,168.67 | [11] 650.00 | 6 | 2 | 4 | −529.40 | [11] 160.50 | 1,403.75 | 1 | 1 | 0 | 4.60 | 9 | 90.0 | 635.80 | 706.44 |

**See footnotes at end of table.**

TABLE 38.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | All assets[3]: Families having—: Any change | All assets: Families having—: Net increase | All assets: Families having—: Net decrease | All assets: Average [3] net change | All assets: Average [4] net increase | All assets: Average [4] net decrease | All liabilities [2]: Families having—: Any change | All liabilities: Families having—: Net increase | All liabilities: Families having—: Net decrease | All liabilities: Average [3] net change | All liabilities: Average [5] net increase | All liabilities: Average [5] net decrease | Balances owed on installment purchases: Families owing balances at end of year [6] | Balances owed: Families having [7]—: Net increase | Balances owed: Families having [7]—: Net decrease | Balances owed: Average [3] net change | Life insurance premiums [8]: Families paying | Life insurance premiums: Families paying | Life insurance premiums: Average amount paid, based on—: All families [9] | Life insurance premiums: Average amount paid, based on—: Families paying [10] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| NORTH CENTRAL SMALL CITIES—con. | | | | | | | | | | | | | | | | | | | | | |
| Family-type groups—Con. | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 3 | 457 | 382 | 335 | 47 | 216.45 | 320.11 | 176.89 | 256 | 152 | 104 | 55.89 | 283.42 | 168.64 | 100 | 90 | 33 | 23.28 | 343 | 75.1 | 89.71 | 119.53 |
| 250–499 | 7 | 4 | 4 | 0 | 22.43 | 39.25 | ---------- | 3 | 3 | 0 | 96.86 | 226.00 | ---------- | 0 | 0 | 0 | .00 | 3 | [12] 42.9 | 18.86 | 44.00 |
| 500–749 | 29 | 22 | 18 | 4 | 19.76 | 48.28 | 74.00 | 18 | 17 | 1 | 59.20 | 102.47 | [11] 25.00 | 4 | 4 | 1 | 7.75 | 17 | 58.6 | 20.11 | 34.29 |
| 750–999 | 60 | 43 | 37 | 6 | 14.32 | 63.27 | 247.00 | 32 | 22 | 10 | 25.40 | 99.68 | 66.90 | 13 | 13 | 3 | 7.49 | 39 | 65.0 | 32.73 | 50.36 |
| 1,000–1,249 | 68 | 48 | 40 | 8 | 33.04 | 98.02 | 209.25 | 40 | 25 | 15 | 27.29 | 154.72 | 134.13 | 16 | 16 | 4 | 20.14 | 43 | 63.2 | 33.85 | 53.53 |
| 1,250–1,499 | 68 | 54 | 43 | 11 | 79.36 | 169.91 | 173.55 | 37 | 19 | 18 | 44.76 | 260.68 | 106.06 | 15 | 13 | 7 | 27.92 | 47 | 69.1 | 44.97 | 65.06 |
| 1,500–1,749 | 53 | 46 | 43 | 3 | 132.78 | 168.51 | 69.33 | 38 | 20 | 18 | 30.98 | 228.80 | 163.00 | 16 | 14 | 5 | 38.65 | 43 | 81.1 | 78.93 | 97.28 |
| 1,750–1,999 | 48 | 43 | 37 | 6 | 191.10 | 292.11 | 272.50 | 31 | 18 | 13 | 109.89 | 362.00 | 95.46 | 15 | 13 | 5 | 52.73 | 36 | 75.0 | 90.50 | 120.67 |
| 2,000–2,249 | 33 | 32 | 30 | 2 | 257.91 | 292.03 | [11] 125.00 | 18 | 9 | 9 | 15.76 | 335.44 | 277.67 | 7 | 6 | 1 | 40.30 | 28 | 84.8 | 111.00 | 130.82 |
| 2,250–2,499 | 28 | 28 | 24 | 4 | 456.53 | 554.83 | 133.25 | 14 | 9 | 5 | 237.68 | 833.11 | 168.60 | 7 | 5 | 5 | 3.57 | 26 | 92.9 | 134.14 | 144.46 |
| 2,500–2,999 | 20 | 19 | 16 | 3 | 365.80 | 477.69 | 109.00 | 8 | 4 | 4 | −42.00 | 24.25 | 234.25 | 1 | 1 | 2 | −.90 | 18 | 90.0 | 135.60 | 150.67 |
| 3,000–3,999 | 28 | 28 | 28 | 0 | 823.56 | 823.56 | ---------- | 13 | 5 | 8 | 88.54 | 1,088.00 | 370.12 | 6 | 5 | 0 | 25.07 | 28 | 100.0 | 251.82 | 251.82 |
| 4,000–4,999 | 8 | 8 | 8 | 0 | 1,148.50 | 1,148.50 | ---------- | 0 | 0 | 0 | .00 | ---------- | ---------- | 0 | 0 | 0 | .00 | 8 | [12] 100.0 | 223.63 | 223.63 |
| 5,000–9,999 | 7 | 7 | 7 | 0 | 1,803.00 | 1,803.00 | ---------- | 4 | 1 | 3 | 141.57 | [11] 2,500.00 | 503.00 | 0 | 0 | 0 | .00 | 7 | [12] 100.0 | 780.14 | 780.14 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Type 4 | 683 | 599 | 497 | 102 | 201.47 | 360.07 | 405.41 | 333 | 184 | 149 | −8.31 | 216.48 | 305.44 | 76 | 70 | 32 | 7.39 | 534 | 78.2 | 95.75 | 122.46 |
| 250–499 | 10 | 9 | 4 | 5 | −295.70 | 46.25 | 628.40 | 8 | 6 | 2 | 125.70 | 225.33 | [11] 47.50 | 1 | 1 | 0 | 1.00 | 9 | 90.0 | 46.80 | 52.00 |
| 500–749 | 46 | 34 | 24 | 10 | −29.00 | 46.12 | 244.10 | 24 | 22 | 2 | 85.37 | 181.18 | [11] 29.50 | 3 | 3 | 0 | 3.80 | 28 | 60.9 | 19.80 | 32.54 |
| 750–999 | 70 | 48 | 36 | 12 | 7.26 | 83.31 | 207.58 | 34 | 30 | 4 | 55.98 | 137.37 | 50.50 | 3 | 3 | 2 | 1.46 | 43 | 61.4 | 32.28 | 52.56 |
| 1,000–1,249 | 93 | 72 | 56 | 16 | 4.98 | 82.36 | 259.31 | 45 | 27 | 18 | 12.63 | 102.48 | 88.44 | 9 | 8 | 4 | 2.90 | 57 | 61.3 | 43.27 | 70.61 |
| 1,250–1,499 | 84 | 76 | 61 | 15 | 73.54 | 171.64 | 286.13 | 39 | 21 | 18 | 34.71 | 223.95 | 99.28 | 10 | 9 | 4 | 13.61 | 67 | 79.8 | 62.16 | 77.93 |
| 1,500–1,749 | 86 | 82 | 66 | 16 | 87.46 | 183.65 | 287.44 | 52 | 27 | 25 | −3.45 | 143.37 | 166.72 | 14 | 13 | 8 | 11.37 | 75 | 87.2 | 78.25 | 89.73 |
| 1,750–1,999 | 58 | 53 | 47 | 6 | −14.22 | 241.40 | 2,028.50 | 31 | 15 | 16 | −181.17 | 248.20 | 889.44 | 11 | 11 | 2 | 13.16 | 48 | 82.8 | 84.31 | 101.88 |
| 2,000–2,249 | 45 | 40 | 34 | 6 | 85.15 | 215.85 | 584.50 | 24 | 11 | 13 | −27.51 | 330.18 | 374.62 | 7 | 7 | 4 | 23.44 | 39 | 86.7 | 120.36 | 138.87 |
| 2,250–2,499 | 43 | 42 | 36 | 6 | 345.64 | 441.83 | 173.83 | 21 | 10 | 11 | 16.84 | 268.30 | 178.09 | 7 | 5 | 4 | 21.49 | 35 | 81.4 | 119.56 | 146.89 |
| 2,500–2,999 | 57 | 54 | 48 | 6 | 281.81 | 382.83 | 385.50 | 27 | 10 | 17 | −55.61 | 297.40 | 361.41 | 10 | 10 | 2 | 10.30 | 51 | 89.5 | 140.90 | 157.49 |
| 3,000–3,999 | 57 | 55 | 51 | 4 | 706.79 | 813.55 | 301.00 | 23 | 3 | 20 | −72.03 | 1,500.00 | 430.30 | 0 | 0 | 2 | −16.82 | 52 | 91.2 | 178.79 | 195.98 |
| 4,000–4,999 | 19 | 19 | 19 | 0 | 1,153.20 | 1,153.20 | ---------- | 2 | 1 | 1 | −18.95 | [11] 20.00 | [11] 380.00 | 1 | 0 | 0 | .00 | 17 | 89.5 | 241.79 | 270.24 |
| 5,000–9,999 | 15 | 15 | 15 | 0 | 2,072.91 | 2,072.91 | ---------- | 3 | 1 | 2 | 5.47 | [11] 1,500.00 | [11] 709.00 | 0 | 0 | 0 | .00 | 13 | 86.7 | 500.93 | 578.00 |
| Type 5 | 353 | 293 | 247 | 46 | 209.80 | 335.75 | 300.26 | 201 | 126 | 75 | 18.65 | 183.77 | 220.95 | 57 | 53 | 18 | 15.14 | 266 | 75.4 | 94.54 | 125.45 |
| 250–499 | 0 | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | 0 | ---------- | ---------- | ---------- |
| 500–749 | 23 | 12 | 7 | 5 | −11.04 | 42.86 | 110.80 | 11 | 10 | 1 | 81.82 | 192.20 | [11] 40.00 | 1 | 1 | 0 | 8.70 | 9 | 39.1 | 16.04 | 41.00 |
| 750–999 | 41 | 31 | 23 | 8 | 25.90 | 99.96 | 154.62 | 29 | 26 | 3 | 93.58 | 152.58 | 43.33 | 8 | 8 | 1 | 18.32 | 27 | 65.9 | 36.98 | 56.15 |
| 1,000–1,249 | 52 | 41 | 32 | 9 | −39.27 | 83.59 | 524.11 | 35 | 23 | 12 | −26.36 | 105.35 | 316.17 | 11 | 11 | 2 | 15.13 | 35 | 67.3 | 41.10 | 61.06 |
| 1,250–1,499 | 47 | 38 | 33 | 5 | 70.47 | 131.97 | 208.60 | 35 | 21 | 14 | 81.98 | 249.24 | 98.64 | 13 | 12 | 2 | 32.05 | 36 | 76.6 | 47.34 | 61.81 |
| 1,500–1,749 | 32 | 26 | 21 | 5 | 24.69 | 111.76 | 311.40 | 17 | 11 | 6 | 51.28 | 197.18 | 88.00 | 5 | 4 | 3 | 8.91 | 24 | 75.0 | 55.93 | 74.58 |
| 1,750–1,999 | 33 | 28 | 24 | 4 | 111.42 | 194.83 | 249.75 | 18 | 8 | 10 | −3.45 | 108.00 | 97.80 | 5 | 4 | 2 | 12.36 | 27 | 81.8 | 100.70 | 123.07 |
| 2,000–2,249 | 31 | 25 | 23 | 2 | 128.32 | 223.43 | [11] 580.50 | 15 | 9 | 6 | 18.90 | 157.67 | 138.83 | 6 | 6 | 1 | 33.87 | 23 | 74.2 | 91.52 | 123.35 |
| 2,250–2,499 | 14 | 13 | 13 | 0 | 250.78 | 270.08 | ---------- | 9 | 5 | 4 | 55.07 | 294.40 | 175.25 | 2 | 2 | 3 | 9.43 | 13 | 92.9 | 158.29 | 170.46 |
| 2,500–2,999 | 22 | 22 | 17 | 5 | 335.22 | 508.18 | 252.80 | 11 | 7 | 4 | −12.68 | 84.14 | 217.00 | 3 | 3 | 1 | −.54 | 20 | 90.9 | 143.00 | 157.30 |
| 3,000–3,999 | 31 | 30 | 28 | 2 | 519.55 | 617.18 | [11] 587.50 | 12 | 4 | 8 | −61.29 | 522.75 | 498.88 | 1 | 1 | 3 | −7.06 | 27 | 87.1 | 204.71 | 235.04 |
| 4,000–4,999 | 12 | 12 | 12 | 0 | 1,100.66 | 1,100.66 | ---------- | 4 | 2 | 2 | 44.42 | [11] 502.50 | [11] 236.00 | 1 | 0 | 0 | .00 | 11 | 91.7 | 181.25 | 197.73 |
| 5,000–9,999 | 15 | 15 | 14 | 1 | 1,555.72 | 1,674.36 | [11] 105.00 | 5 | 0 | 5 | −190.33 | ---------- | 571.00 | 1 | 1 | 0 | 30.40 | 14 | 93.3 | 352.73 | 377.93 |
| Type 6 | 139 | 116 | 100 | 16 | 122.44 | 231.94 | 385.94 | 82 | 51 | 31 | 48.56 | 254.25 | 200.55 | 33 | 31 | 13 | 14.25 | 101 | 72.7 | 74.08 | 101.95 |
| 250–499 | 1 | 1 | 1 | 0 | [11] 16.00 | [11] 16.00 | ---------- | 1 | 1 | 0 | [11] 125.00 | [11] 125.00 | ---------- | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 16.00 | [11] 16.00 |
| 500–749 | 13 | 12 | 9 | 3 | 12.77 | 44.00 | 76.67 | 9 | 9 | 0 | 103.92 | 150.11 | ---------- | 4 | 4 | 1 | 5.46 | 11 | 84.6 | 36.46 | 43.09 |
| 750–999 | 21 | 15 | 11 | 4 | 18.14 | 147.27 | 309.75 | 12 | 10 | 2 | 81.38 | 172.60 | [11] 8.50 | 5 | 4 | 1 | 5.57 | 12 | 57.1 | 36.71 | 64.25 |
| 1,000–1,249 | 31 | 20 | 19 | 1 | 88.10 | 147.16 | [11] 65.00 | 15 | 11 | 4 | 72.32 | 216.82 | 35.75 | 6 | 6 | 1 | 19.13 | 17 | 54.8 | 31.49 | 57.41 |
| 1,250–1,499 | 25 | 23 | 21 | 2 | 127.36 | 162.81 | [11] 117.50 | 14 | 5 | 9 | 108.00 | 729.80 | 105.44 | 5 | 5 | 3 | 17.24 | 19 | 76.0 | 49.20 | 64.74 |
| 1,500–1,749 | 18 | 15 | 13 | 2 | 96.72 | 235.31 | [11] 659.00 | 10 | 7 | 3 | 124.50 | 363.00 | 100.00 | 3 | 3 | 2 | 11.39 | 14 | 77.8 | 166.50 | 214.07 |
| 1,750–1,999 | 11 | 11 | 8 | 3 | 132.54 | 243.25 | 162.67 | 9 | 5 | 4 | 1.82 | 112.00 | 135.00 | 5 | 4 | 2 | 43.27 | 10 | 90.9 | 94.00 | 103.40 |
| 2,000–2.249 | 4 | 4 | 4 | 0 | 196.50 | 196.50 | ---------- | 2 | 0 | 2 | −80.75 | ---------- | [11] 161.50 | 1 | 1 | 0 | 7.50 | 4 | [12] 100.0 | 75.25 | 75.25 |
| 2,250–2.499 | 3 | 3 | 3 | 0 | 386.33 | 386.33 | ---------- | 1 | 0 | 1 | −29.33 | ---------- | [11] 88.00 | 0 | 0 | 1 | −64.33 | 2 | [12] 66.7 | 96.33 | [11] 144.50 |
| 2,500–2,999 | 5 | 5 | 5 | 0 | 338.60 | 338.60 | ---------- | 4 | 1 | 3 | −213.60 | [11] 350.00 | 472.67 | 1 | 1 | 0 | 22.00 | 5 | [12] 100.0 | 131.40 | 131.40 |
| 3,000–3,999 | 4 | 4 | 3 | 1 | −220.25 | 573.00 | [11] 2,600.00 | 4 | 2 | 2 | −468.75 | [11] 140.00 | [11] 1,077.50 | 3 | 3 | 1 | 106.25 | 4 | [12] 100.0 | 277.25 | 277.25 |
| 4,000–4,999 | 2 | 2 | 2 | 0 | [11] 2,033.50 | [11] 2,033.50 | ---------- | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | 1 | [12] 50.0 | [11] 137.50 | [11] 275.00 |
| 5,000–9,999 | 1 | 1 | 1 | 0 | [11] 518.00 | [11] 518.00 | ---------- | 1 | 0 | 1 | [11] −284.00 | ---------- | [11] 284.00 | 0 | 0 | 1 | [11] −284.00 | 1 | [12] 100.0 | [11] 168.00 | [11] 168.00 |

See footnotes at end of table.

TABLE 38.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | All assets [2] | | | | | | All liabilities [2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums [8] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having— | | | | | | | Families having [7]— | | | Families paying | | Average amount paid, based on— | |
| | | Any change | Net increase | Net decrease | Average [3] net change | Average [4] net increase | Average [4] net decrease | Any change | Net increase | Net decrease | Average [3] net change | Average [5] net increase | Average [5] net decrease | Families owing balances at end of year [6] | Net increase | Net decrease | Average [3] net change | | | All families [9] | Families paying [10] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| NORTH CENTRAL SMALL CITIES—con. | | | | | | | | | | | | | | | | | | | | | |
| Family-type groups—Con. | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 7 | 66 | 52 | 38 | 14 | 124.71 | 311.34 | 257.14 | 50 | 27 | 23 | 60.32 | 282.44 | 158.48 | 10 | 10 | 4 | 11.97 | 39 | 59.1 | 66.03 | 111.74 |
| 250–499 | 0 | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | 0 | ------ | ---------- | ---------- |
| 500–749 | 1 | 1 | 1 | 0 | [11] 23.00 | [11] 23.00 | ---------- | 1 | 1 | 0 | [11] 18.00 | [11] 18.00 | ---------- | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 23.00 | [11] 23.00 |
| 750–999 | 10 | 7 | 3 | 4 | −211.10 | 31.33 | 551.25 | 9 | 5 | 4 | −86.00 | 132.40 | 380.50 | 3 | 3 | 1 | 5.50 | 4 | 40.0 | 22.60 | 56.50 |
| 1,000–1,249 | 14 | 10 | 7 | 3 | −8.21 | 77.57 | 219.33 | 13 | 8 | 5 | 19.00 | 84.25 | 81.60 | 3 | 3 | 2 | 6.36 | 6 | 42.9 | 37.00 | 86.33 |
| 1,250–1,499 | 12 | 8 | 8 | 0 | 59.25 | 88.88 | ---------- | 7 | 4 | 3 | 8.92 | 82.25 | 74.00 | 0 | 0 | 1 | −.42 | 7 | 58.3 | 47.59 | 81.57 |
| 1,500–1,749 | 7 | 5 | 4 | 1 | 75.14 | 149.25 | [11] 71.00 | 4 | 1 | 3 | −22.71 | [11] 150.00 | 103.00 | 0 | 0 | 0 | .00 | 4 | [12] 57.1 | 52.71 | 92.25 |
| 1,750–1,999 | 7 | 7 | 4 | 3 | 312.71 | 577.00 | 39.67 | 7 | 3 | 4 | 166.57 | 456.00 | 50.50 | 2 | 2 | 0 | 16.43 | 5 | [12] 71.4 | 84.43 | 118.20 |
| 2,000–2,249 | 5 | 5 | 4 | 1 | 804.80 | 1,103.25 | [11] 389.00 | 2 | 2 | 0 | 766.00 | [11] 1,915.00 | ---------- | 0 | 0 | 0 | .00 | 4 | [12] 80.0 | 89.80 | 112.25 |
| 2,250–2,499 | 2 | 2 | 1 | 1 | [11] 96.50 | [11] 261.00 | [11] 68.00 | 2 | 1 | 1 | [11] −49.00 | [11] 229.00 | [11] 327.00 | 1 | 1 | 0 | [11] 160.50 | 2 | [12] 100.0 | [11] 171.50 | [11] 171.50 |
| 2,500–2,999 | 3 | 3 | 2 | 1 | 402.67 | [11] 649.00 | [11] 90.00 | 3 | 2 | 1 | 22.00 | [11] 183.00 | [11] 300.00 | 1 | 1 | 0 | 71.67 | 2 | [12] 66.7 | 55.00 | [11] 82.50 |
| 3,000–3,999 | 4 | 3 | 3 | 0 | 145.75 | 194.33 | ---------- | 2 | 0 | 2 | −88.75 | ---------- | [11] 177.50 | 0 | 0 | 0 | .00 | 3 | [12] 75.0 | 200.75 | 267.67 |
| 4,000–4,999 | 1 | 1 | 1 | 0 | [11] 1,000.00 | [11] 1,000.00 | ---------- | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 300.00 | [11] 300.00 |
| 5,000–9,999 | 0 | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | 0 | ------ | ---------- | ---------- |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES | | | | | | | | | | | | | | | | | | | | |
| Occupational groups: | | | | | | | | | | | | | | | | | | | | |
| Wage-earner | 1,652 | 1,223 | 951 | 272 | 46.67 | 151.15 | 244.99 | 868 | 575 | 293 | 32.41 | 176.61 | 163.86 | 280 | 254 | 85 | 10.48 | 961 | 58.2 | 36.84 | 63.31 |
| 250-499 | 84 | 44 | 14 | 30 | −68.70 | 90.57 | 234.63 | 43 | 42 | 1 | 55.04 | 122.50 | [11] 521.00 | 5 | 4 | 0 | 5.49 | 19 | 22.6 | 10.42 | 46.05 |
| 500-749 | 254 | 131 | 83 | 48 | −16.94 | 60.42 | 194.10 | 139 | 117 | 22 | 54.87 | 129.63 | 55.95 | 37 | 36 | 6 | 8.71 | 97 | 38.2 | 18.15 | 47.55 |
| 750-999 | 409 | 289 | 220 | 69 | 18.82 | 85.72 | 161.77 | 211 | 143 | 68 | 34.57 | 136.24 | 78.56 | 68 | 62 | 26 | 5.94 | 227 | 55.5 | 26.92 | 48.50 |
| 1,000-1,249 | 374 | 306 | 253 | 53 | 30.26 | 115.32 | 336.92 | 187 | 111 | 76 | 14.77 | 154.05 | 152.30 | 53 | 46 | 17 | 5.01 | 244 | 65.2 | 37.79 | 57.93 |
| 1,250-1,499 | 246 | 200 | 156 | 44 | 60.86 | 148.83 | 187.39 | 146 | 84 | 62 | 38.64 | 215.79 | 139.05 | 52 | 47 | 19 | 12.55 | 165 | 67.1 | 43.16 | 64.35 |
| 1,500-1,749 | 129 | 112 | 100 | 12 | 159.30 | 255.24 | 414.50 | 64 | 39 | 25 | 49.94 | 317.31 | 237.40 | 30 | 27 | 8 | 22.50 | 90 | 69.8 | 57.64 | 82.62 |
| 1,750-1,999 | 72 | 65 | 54 | 11 | 95.59 | 201.93 | 365.55 | 44 | 24 | 20 | 9.64 | 182.00 | 183.70 | 21 | 19 | 4 | 48.16 | 56 | 77.8 | 78.45 | 100.88 |
| 2,000-2,499 | 59 | 55 | 51 | 4 | 220.05 | 320.73 | 843.50 | 22 | 10 | 12 | −74.96 | 229.70 | 560.00 | 9 | 9 | 2 | 19.51 | 46 | 78.0 | 74.27 | 95.26 |
| 2,500-2,999 | 20 | 16 | 15 | 1 | 185.85 | 291.00 | [11] 648.00 | 8 | 4 | 4 | −41.90 | 223.00 | 432.50 | 3 | 3 | 1 | −5.35 | 14 | 70.0 | 93.95 | 134.21 |
| 3,000-3,999 | 5 | 5 | 5 | 0 | 1,811.40 | 1,811.40 | ---------- | 4 | 1 | 3 | 787.40 | [11] 6,600.00 | 887.67 | 2 | 1 | 2 | −35.00 | 3 | [12] 60.0 | 50.00 | 83.33 |
| Clerical, business, and professional | 1,390 | 1,207 | 973 | 234 | 192.81 | 633.39 | 365.68 | 666 | 399 | 267 | 50.46 | 355.92 | 269.18 | 187 | 170 | 75 | 14.08 | 976 | 70.2 | 95.11 | 135.46 |
| 500-749 | 106 | 74 | 43 | 31 | −51.13 | 79.47 | 285.06 | 45 | 37 | 8 | 52.19 | 218.81 | 320.50 | 11 | 11 | 2 | 20.71 | 44 | 41.5 | 24.08 | 58.00 |
| 750-999 | 163 | 119 | 86 | 33 | −14.78 | 89.92 | 307.36 | 72 | 51 | 21 | 33.54 | 167.29 | 145.90 | 21 | 21 | 6 | 8.25 | 85 | 52.1 | 34.64 | 66.42 |
| 1,000-1,249 | 201 | 174 | 142 | 32 | 85.45 | 196.21 | 333.94 | 108 | 67 | 41 | 104.22 | 365.81 | 86.83 | 31 | 27 | 11 | 16.21 | 132 | 65.7 | 48.00 | 73.10 |
| 1,250-1,499 | 215 | 185 | 146 | 39 | 50.40 | 176.82 | 384.10 | 119 | 76 | 43 | 53.38 | 244.64 | 165.47 | 38 | 33 | 10 | 23.80 | 156 | 72.6 | 61.80 | 85.18 |
| 1,500-1,749 | 154 | 131 | 108 | 23 | 179.19 | 304.43 | 229.70 | 78 | 49 | 29 | 100.00 | 405.43 | 154.00 | 18 | 15 | 13 | 9.42 | 106 | 68.8 | 74.54 | 108.30 |
| 1,750-1,999 | 163 | 151 | 123 | 28 | 179.29 | 324.13 | 380.11 | 77 | 37 | 40 | 36.94 | 449.68 | 265.42 | 20 | 19 | 12 | 5.74 | 133 | 81.6 | 117.90 | 144.49 |
| 2,000-2,249 | 118 | 112 | 98 | 14 | 299.89 | 397.30 | 253.43 | 60 | 30 | 30 | 45.93 | 425.87 | 245.20 | 23 | 20 | 6 | 16.65 | 96 | 81.4 | 141.39 | 173.78 |
| 2,250-2,499 | 76 | 72 | 58 | 14 | 252.18 | 543.78 | 883.71 | 29 | 18 | 11 | −17.60 | 556.17 | 1,031.73 | 8 | 10 | 4 | 15.71 | 61 | 80.3 | 145.67 | 181.51 |
| 2,500-2,999 | 98 | 95 | 83 | 12 | 510.27 | 651.43 | 338.50 | 43 | 22 | 21 | 101.07 | 767.68 | 332.57 | 9 | 6 | 7 | 5.83 | 79 | 80.6 | 170.62 | 211.66 |
| 3,000-3,999 | 65 | 63 | 56 | 7 | 566.18 | 746.04 | 710.86 | 22 | 8 | 14 | −43.98 | 579.00 | 535.07 | 4 | 4 | 4 | 1.11 | 56 | 86.2 | 237.66 | 275.88 |
| 4,000-4,999 | 21 | 21 | 20 | 1 | 1,193.00 | 1,254.65 | [11] 40.00 | 9 | 2 | 7 | −82.14 | [11] 665.00 | 436.43 | 3 | 3 | 0 | 58.34 | 19 | 90.5 | 329.05 | 363.68 |
| 5,000-9,999 | 10 | 10 | 10 | 0 | 2,459.30 | 2,459.30 | ---------- | 4 | 2 | 2 | −411.00 | [11] 70.00 | [11] 2,125.00 | 1 | 1 | 0 | 25.00 | 9 | 90.0 | 354.60 | 394.00 |
| Family-type groups: | | | | | | | | | | | | | | | | | | | | |
| Type 1 | 808 | 642 | 499 | 143 | 136.83 | 295.24 | 257.08 | 329 | 202 | 127 | 28.25 | 249.10 | 216.49 | 96 | 86 | 26 | 9.22 | 473 | 58.5 | 57.06 | 97.48 |
| 250-499 | 44 | 21 | 8 | 13 | −37.57 | 27.75 | 144.23 | 23 | 23 | 0 | 37.14 | 71.04 | ---------- | 1 | 0 | 0 | .00 | 10 | 22.7 | 6.50 | 28.60 |
| 500-749 | 149 | 94 | 60 | 34 | −27.72 | 63.63 | 233.76 | 65 | 49 | 16 | 32.28 | 154.57 | 172.81 | 19 | 18 | 4 | 17.55 | 63 | 42.3 | 24.21 | 57.27 |
| 750-999 | 161 | 116 | 85 | 31 | 11.42 | 96.35 | 204.87 | 57 | 37 | 20 | 23.75 | 161.70 | 107.95 | 19 | 17 | 4 | 4.45 | 82 | 50.9 | 32.12 | 63.06 |
| 1,000-1,249 | 137 | 119 | 103 | 16 | 61.19 | 130.51 | 316.25 | 51 | 29 | 22 | 25.24 | 185.79 | 87.73 | 15 | 13 | 7 | 6.10 | 86 | 62.8 | 42.27 | 67.34 |
| 1,250-1,499 | 100 | 89 | 66 | 23 | 93.75 | 201.06 | 169.35 | 49 | 23 | 26 | 34.60 | 285.13 | 119.15 | 14 | 12 | 6 | 6.03 | 69 | 69.0 | 52.21 | 75.67 |
| 1,500-1,749 | 63 | 54 | 47 | 7 | 183.24 | 338.04 | 620.57 | 20 | 13 | 7 | 28.33 | 440.38 | 562.86 | 11 | 9 | 2 | 19.16 | 39 | 61.9 | 58.88 | 95.10 |
| 1,750-1,999 | 49 | 47 | 41 | 6 | 232.83 | 358.73 | 549.83 | 26 | 11 | 15 | −58.67 | 254.64 | 378.40 | 7 | 7 | 1 | 19.61 | 43 | 87.8 | 145.24 | 165.51 |
| 2,000-2,499 | 60 | 59 | 50 | 9 | 426.83 | 567.18 | 305.33 | 26 | 12 | 14 | 45.66 | 644.17 | 356.43 | 8 | 8 | 1 | 14.31 | 48 | 80.0 | 123.84 | 154.81 |
| 2,500-2,999 | 25 | 25 | 22 | 3 | 765.12 | 918.64 | 360.67 | 7 | 4 | 3 | 199.16 | 1,631.25 | 515.33 | 1 | 1 | 0 | .80 | 19 | 76.0 | 160.76 | 211.53 |
| 3,000-3,999 | 11 | 9 | 8 | 1 | 502.82 | 711.38 | [11] 160.00 | 5 | 1 | 4 | −90.00 | [11] 400.00 | 347.50 | 1 | 1 | 1 | −33.82 | 7 | 63.6 | 150.36 | 236.29 |
| 4,000-4,999 | 5 | 5 | 5 | 0 | 1,957.40 | 1,957.40 | ---------- | 0 | 0 | 0 | .00 | ---------- | ---------- | 0 | 0 | 0 | .00 | 4 | [12] 80.0 | 247.40 | 309.25 |
| 5,000-9,999 | 4 | 4 | 4 | 0 | 3,434.50 | 3,434.50 | ---------- | 0 | 0 | 0 | .00 | ---------- | ---------- | 0 | 0 | 0 | .00 | 3 | [12] 75.0 | 216.50 | 288 67 |

See footnotes at end of table.

TABLE 38.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | All assets [2] | | | | | | All liabilities [2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums [8] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having— | | | | | | | Families having [7]— | | | Families paying | | Average amount paid, based on— | |
| | | Any change | Net increase | Net decrease | Average [3] net change | Average [4] net increase | Average [4] net decrease | Any change | Net increase | Net decrease | Average [3] net change | Average [5] net increase | Average [5] net decrease | Families owing balances at end of year | Net increase | Net decrease | Average [3] net change | | | All families [9] | Families paying [10] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES—continued | | | | | | | | | | | | | | | | | | | | | |
| Family-type groups—Con. | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 2 | 514 | 425 | 342 | 83 | 128.89 | 255.97 | 256.52 | 284 | 168 | 116 | 51.15 | 281.74 | 181.38 | 88 | 83 | 33 | 11.00 | 347 | 67.5 | 63.49 | 94.05 |
| 250–499 | 7 | 4 | 2 | 2 | 60.28 | [11] 361.00 | [11] 150.00 | 5 | 5 | 0 | 154.86 | 216.80 | ---------- | 0 | 0 | 0 | .00 | 1 | [12] 14.3 | 9.57 | [11] 67.00 |
| 500–749 | 59 | 38 | 24 | 14 | −33.08 | 44.33 | 215.43 | 28 | 24 | 4 | 60.76 | 168.96 | 117.50 | 4 | 4 | 0 | 10.71 | 29 | 49.2 | 19.97 | 40.62 |
| 750–999 | 113 | 86 | 66 | 20 | 33.39 | 115.33 | 191.95 | 69 | 46 | 23 | 54.12 | 175.15 | 84.39 | 28 | 26 | 11 | 12.05 | 64 | 56.6 | 31.06 | 54.84 |
| 1,000–1,249 | 101 | 85 | 71 | 14 | 105.91 | 199.42 | 247.29 | 54 | 34 | 20 | 83.84 | 304.12 | 93.60 | 17 | 17 | 2 | 13.08 | 66 | 65.3 | 47.44 | 72.61 |
| 1,250–1,499 | 77 | 67 | 55 | 12 | 49.01 | 157.47 | 407.25 | 40 | 22 | 18 | 4.70 | 187.68 | 209.28 | 14 | 14 | 2 | 18.75 | 59 | 76.6 | 57.53 | 75.08 |
| 1,500–1,749 | 46 | 41 | 36 | 5 | 147.65 | 226.61 | 273.20 | 27 | 13 | 14 | 49.87 | 322.15 | 135.29 | 8 | 6 | 8 | −.89 | 33 | 71.7 | 59.46 | 82.88 |
| 1,750–1,999 | 39 | 35 | 26 | 9 | 138.10 | 316.04 | 314.56 | 24 | 9 | 15 | 86.90 | 754.44 | 226.73 | 8 | 8 | 3 | 11.20 | 31 | 79.5 | 87.56 | 110.16 |
| 2,000–2,499 | 41 | 40 | 36 | 4 | 401.78 | 478.19 | 185.50 | 21 | 9 | 12 | 100.88 | 725.44 | 199.42 | 6 | 6 | 3 | 25.15 | 37 | 90.2 | 137.00 | 151.81 |
| 2,500–2,999 | 19 | 17 | 15 | 2 | 441.05 | 612.53 | [11] 404.00 | 10 | 4 | 6 | −56.52 | 505.00 | 515.67 | 1 | 0 | 4 | −60.36 | 15 | 78.9 | 186.63 | 236.40 |
| 3,000–3,999 | 5 | 5 | 5 | 0 | 537.20 | 537.20 | ---------- | 2 | 0 | 2 | −89.20 | ---------- | [11] 223.00 | 2 | 2 | 0 | 123.80 | 5 | [12] 100.0 | 332.20 | 332.20 |
| 4,000–4,999 | 5 | 5 | 4 | 1 | 1,048.80 | 1,321.00 | [11] 40.00 | 2 | 0 | 2 | −352.40 | ---------- | [11] 881.00 | 0 | 0 | 0 | .00 | 5 | [12] 100.0 | 276.80 | 276.80 |
| 5,000–9,999 | 2 | 2 | 2 | 0 | [11] 2,287.50 | [11] 2,287.50 | ---------- | 2 | 2 | 0 | [11] 70.00 | [11] 70.00 | ---------- | 0 | 0 | 0 | [11] .00 | 2 | [12] 100.0 | [11] 150.00 | [11] 150.00 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Type 3 | 406 | 333 | 269 | 64 | 134.84 | 252.39 | 205.38 | 258 | 178 | 80 | 85.52 | 282.85 | 195.34 | 88 | 77 | 34 | 16.96 | 282 | 69.5 | 70.71 | 101.80 |
| 250-499 | 10 | 2 | 0 | 2 | −58.00 | ---------- | [11] 290.00 | 5 | 5 | 0 | 102.20 | 204.40 | ---------- | 2 | 2 | 0 | 40.60 | 1 | 10.0 | 6.00 | [11] 60.00 |
| 500-749 | 37 | 22 | 15 | 7 | .76 | 109.27 | 230.14 | 25 | 24 | 1 | 75.65 | 118.71 | [11] 50.00 | 7 | 7 | 1 | 7.84 | 15 | 40.5 | 18 89 | 46.60 |
| 750-999 | 80 | 59 | 48 | 11 | 33.40 | 79.52 | 104.09 | 45 | 35 | 10 | 58.64 | 148.34 | 50.10 | 17 | 16 | 8 | 12.52 | 51 | 63.8 | 31.52 | 49.43 |
| 1,000-1,249 | 86 | 76 | 64 | 12 | 121.85 | 193.14 | 156.75 | 54 | 35 | 19 | 114.55 | 320.37 | 71.63 | 17 | 11 | 8 | 5.23 | 63 | 73.3 | 38.26 | 52.24 |
| 1,250-1,499 | 72 | 65 | 51 | 14 | 93.87 | 176.16 | 158.93 | 56 | 39 | 17 | 118.37 | 253.18 | 79.47 | 22 | 20 | 7 | 29.07 | 56 | 77.8 | 57.51 | 73.95 |
| 1,500-1,749 | 38 | 30 | 27 | 3 | 126.08 | 196.00 | 167.00 | 24 | 17 | 7 | 79.13 | 220.71 | 106.43 | 8 | 7 | 2 | 27.52 | 26 | 68.4 | 85.78 | 125.38 |
| 1,750-1,999 | 32 | 31 | 25 | 6 | 248.50 | 385.92 | 282.67 | 15 | 7 | 8 | 129.84 | 831.86 | 208.50 | 5 | 4 | 4 | 12.41 | 27 | 84.4 | 109.69 | 130.00 |
| 2,000-2,499 | 26 | 24 | 19 | 5 | 170.54 | 303.11 | 265.00 | 18 | 8 | 10 | −30.00 | 202.38 | 239.90 | 7 | 7 | 3 | 16.38 | 22 | 84.6 | 147.30 | 174.09 |
| 2,500-2,999 | 12 | 11 | 9 | 2 | 691.91 | 1,037.00 | [11] 515.00 | 6 | 4 | 2 | 410.58 | 1,431.75 | [11] 400.00 | 0 | 0 | 0 | .00 | 10 | 83.3 | 209.24 | 251.10 |
| 3,000-3,999 | 9 | 9 | 7 | 2 | 566.44 | 892.57 | [11] 575.00 | 6 | 3 | 3 | −79.11 | 770.67 | 1,008.00 | 1 | 1 | 1 | −15.55 | 7 | [12] 77.8 | 144.22 | 185.43 |
| 4,000-4,999 | 3 | 3 | 3 | 0 | 1,370.33 | 1,370.33 | ---------- | 3 | 1 | 2 | 162.33 | [11] 965.00 | [11] 239.00 | 1 | 1 | 0 | 221.66 | 3 | [12] 100.0 | 862.67 | 862.67 |
| 5,000-9,999 | 1 | 1 | 1 | 0 | [11] 700.00 | [11] 700.00 | ---------- | 1 | 0 | 1 | [11] −3,250.00 | ---------- | [11] 3,250.00 | 1 | 1 | 0 | [11] 250.00 | 1 | [12] 100.0 | [11] 1,000.00 | [11] 1,000.00 |
| Type 4 | 649 | 523 | 403 | 120 | 97.80 | 263.52 | 356.05 | 292 | 182 | 110 | 18.96 | 205.46 | 228.09 | 88 | 83 | 26 | 10.81 | 404 | 62.2 | 64.72 | 103.98 |
| 250-499 | 18 | 15 | 3 | 12 | −216.50 | 70.67 | 342.42 | 6 | 5 | 1 | 23.94 | 190.40 | [11] 521.00 | 2 | 2 | 0 | 3.06 | 6 | 33.3 | 19.44 | 58.33 |
| 500-749 | 59 | 34 | 15 | 19 | −70.54 | 59.87 | 266.32 | 30 | 27 | 3 | 59.02 | 140.85 | 107.00 | 8 | 8 | 0 | 10.54 | 17 | 28.8 | 16.25 | 56.41 |
| 750-999 | 103 | 69 | 52 | 17 | −2.16 | 87.50 | 280.76 | 50 | 32 | 18 | 17.97 | 119.75 | 110.06 | 12 | 11 | 2 | 2.65 | 52 | 50.5 | 24.88 | 49.27 |
| 1,000-1,249 | 113 | 94 | 71 | 23 | −34.92 | 100.34 | 481.30 | 59 | 34 | 25 | −20.26 | 130.65 | 269.24 | 17 | 16 | 4 | 8.94 | 70 | 61.9 | 36.28 | 58.57 |
| 1,250-1,499 | 91 | 69 | 53 | 16 | −5.33 | 151.13 | 530.94 | 46 | 26 | 20 | 5.00 | 197.58 | 234.10 | 12 | 11 | 7 | 13.53 | 57 | 62.6 | 46.09 | 73.58 |
| 1,500-1,749 | 62 | 54 | 42 | 12 | 212.55 | 382.38 | 240.17 | 29 | 19 | 10 | 157.08 | 618.74 | 201.70 | 8 | 7 | 2 | 23.85 | 44 | 71.0 | 65.67 | 92.55 |
| 1,750-1,999 | 60 | 56 | 45 | 11 | 129.24 | 258.98 | 354.45 | 28 | 16 | 12 | 4.20 | 157.00 | 188.33 | 11 | 11 | 6 | 21.23 | 48 | 80.0 | 99.20 | 124.00 |
| 2,000-2,499 | 81 | 73 | 64 | 9 | 262.74 | 362.44 | 212.56 | 25 | 15 | 10 | 7.43 | 219.80 | 269.50 | 12 | 12 | 2 | 7.62 | 61 | 75.3 | 114.72 | 152.34 |
| 2,500-2,999 | 33 | 30 | 29 | 1 | 350.51 | 416.97 | [11] 525.00 | 12 | 6 | 6 | −18.54 | 160.50 | 262.50 | 4 | 3 | 1 | 7.64 | 23 | 69.7 | 100.09 | 143.61 |
| 3,000-3,999 | 23 | 23 | 23 | 0 | 616.43 | 616.43 | ---------- | 5 | 2 | 3 | −50.09 | [11] 350.00 | 617.33 | 1 | 1 | 2 | .43 | 21 | 91.3 | 255.26 | 279.57 |
| 4,000-4,999 | 5 | 5 | 5 | 0 | 869.20 | 869.20 | ---------- | 2 | 0 | 2 | −91.00 | ---------- | [11] 227.50 | 1 | 1 | 0 | 39.00 | 4 | [12] 80.0 | 234.20 | 292.75 |
| 5,000-9,999 | 1 | 1 | 1 | 0 | [11] 3,880.00 | [11] 3,880.00 | ---------- | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 180.00 | [11] 180.00 |
| Type 5 | 302 | 236 | 178 | 58 | 17.17 | 202.88 | 533.22 | 167 | 103 | 64 | −1.64 | 215.02 | 353.78 | 41 | 35 | 19 | 11.37 | 193 | 63.9 | 75.98 | 118.90 |
| 250-499 | 3 | 1 | 0 | 1 | −58.33 | ---------- | [11] 175.00 | 3 | 3 | 0 | 104.33 | 104.33 | ---------- | 0 | 0 | 0 | .00 | 0 | [12] .0 | .00 | ---------- |
| 500-749 | 17 | 6 | 3 | 3 | −7.41 | 17.33 | 59.33 | 10 | 9 | 1 | 70.23 | 132.78 | [11] 1.00 | 3 | 3 | 1 | 6.64 | 6 | 35.3 | 20.59 | 58.33 |
| 750-999 | 51 | 33 | 21 | 12 | −45.88 | 41.81 | 268.17 | 26 | 19 | 7 | 31.72 | 126.68 | 112.71 | 4 | 4 | 3 | 1.70 | 23 | 45.1 | 21.45 | 47.57 |
| 1,000-1,249 | 63 | 48 | 33 | 15 | −48.68 | 101.24 | 427.20 | 36 | 21 | 15 | 21.56 | 168.62 | 145.53 | 9 | 8 | 3 | 12.98 | 40 | 63.5 | 40.78 | 64.22 |
| 1,250-1,499 | 43 | 33 | 27 | 6 | 30.70 | 110.93 | 279.17 | 22 | 10 | 12 | 21.35 | 271.30 | 149.58 | 5 | 4 | 3 | 15.18 | 28 | 65.1 | 48.40 | 74.32 |
| 1,500-1,749 | 38 | 36 | 31 | 5 | 155.07 | 204.39 | 88.60 | 20 | 13 | 7 | 34.05 | 200.92 | 188.29 | 7 | 7 | 3 | 1.58 | 30 | 78.9 | 78.48 | 99.40 |
| 1,750-1,999 | 34 | 26 | 20 | 6 | 47.47 | 203.05 | 407.83 | 18 | 11 | 7 | 26.94 | 158.18 | 117.71 | 4 | 2 | 1 | 6.50 | 22 | 64.7 | 81.20 | 125.50 |
| 2,000-2,499 | 23 | 23 | 19 | 4 | −232.65 | 367.95 | 3,085.50 | 15 | 9 | 6 | −356.00 | 495.56 | 2,108.00 | 4 | 3 | 3 | 12.91 | 16 | 69.6 | 151.82 | 218.25 |
| 2,500-2,999 | 17 | 17 | 14 | 3 | 220.76 | 298.43 | 141.67 | 10 | 6 | 4 | 56.59 | 324.33 | 246.00 | 4 | 4 | 1 | 70.82 | 16 | 94.1 | 169.29 | 179.88 |
| 3,000-3,999 | 12 | 12 | 9 | 3 | 272.00 | 764.44 | 1,205.33 | 6 | 2 | 4 | 10.00 | [11] 610.00 | 275.00 | 1 | 0 | 1 | −1.67 | 11 | 91.7 | 361.66 | 394.55 |
| 4,000-4,999 | 0 | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | 0 | ---------- | ---------- | ---------- |
| 5,000-9,999 | 1 | 1 | 1 | 0 | [11] 400.00 | [11] 400.00 | ---------- | 1 | 0 | 1 | [11] −1,000.00 | ---------- | [11] 1,000.00 | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 400.00 | [11] 400.00 |
| Type 6 | 244 | 190 | 166 | 24 | 126.12 | 216.23 | 213.38 | 129 | 85 | 44 | 69.45 | 253.79 | 105.14 | 49 | 45 | 16 | 16.76 | 168 | 68.9 | 56.09 | 81.46 |
| 250-499 | 1 | 1 | 1 | 0 | [11] 112.00 | [11] 112.00 | ---------- | 1 | 1 | 0 | [11] 140.00 | [11] 140.00 | ---------- | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 112.00 | [11] 112.00 |
| 500-749 | 30 | 8 | 6 | 2 | −6.07 | 26.50 | [11] 170.50 | 19 | 15 | 4 | 43.83 | 98.53 | 40.75 | 6 | 6 | 1 | 3.67 | 8 | 26.7 | 7.27 | 27.25 |
| 750-999 | 44 | 35 | 28 | 7 | −3.59 | 42.54 | 192.71 | 24 | 16 | 8 | 13.84 | 90.62 | 105.12 | 9 | 9 | 3 | 8.41 | 31 | 70.5 | 29.63 | 42.06 |
| 1,000-1,249 | 52 | 43 | 39 | 4 | 72.54 | 107.62 | 106.25 | 25 | 14 | 11 | 48.15 | 235.57 | 72.18 | 6 | 5 | 4 | 7.65 | 37 | 71.2 | 43.40 | 61.00 |
| 1,250-1,499 | 53 | 46 | 39 | 7 | 60.02 | 126.87 | 252.43 | 35 | 26 | 9 | 87.66 | 213.15 | 99.56 | 17 | 15 | 3 | 28.77 | 41 | 77.4 | 61.83 | 79.93 |
| 1,500-1,749 | 18 | 14 | 12 | 2 | 81.78 | 180.75 | [11] 348.50 | 8 | 5 | 3 | 61.67 | 241.00 | 31.67 | 4 | 4 | 2 | 20.89 | 12 | 66.7 | 47.00 | 70.50 |
| 1,750-1,999 | 14 | 14 | 13 | 1 | 96.36 | 141.62 | [11] 492.00 | 7 | 4 | 3 | 30.86 | 223.50 | 154.00 | 4 | 4 | 1 | 58.00 | 12 | 85.7 | 119.29 | 139.17 |
| 2,000-2,499 | 15 | 13 | 13 | 0 | 270.20 | 311.77 | ---------- | 1 | 0 | 1 | −20.00 | ---------- | [11] 300.00 | 0 | 0 | 0 | .00 | 12 | 80.0 | 128.67 | 160.83 |
| 2,500-2,999 | 8 | 7 | 6 | 1 | 174.25 | 240.67 | [11] 50.00 | 6 | 2 | 4 | −14.38 | [11] 300.00 | 178.75 | 2 | 1 | 2 | 16.87 | 6 | [12] 75.0 | 136.75 | 182.33 |
| 3,000-3,999 | 7 | 7 | 7 | 0 | 2,158.85 | 2,158.85 | ---------- | 1 | 1 | 0 | 942.86 | [11] 6,600.00 | ---------- | 0 | 0 | 0 | .00 | 6 | [12] 85.7 | 101.43 | 118.33 |

See footnotes at end of table.

TABLE 38.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (BY OCCUPATION BY FAMILY TYPE): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,[1] 1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | All assets [2] | | | | | | All liabilities [2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums [8] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [3] net change | Average [4] net increase | Average [4] net decrease | Families having— | | | Average [3] net change | Average [5] net increase | Average [5] net decrease | Families owing balances at end of year [6] | Families having [7]— | | Average [3] net change | Families paying | | Average amount paid, based on— | |
| | | Any change | Net increase | Net decrease | | | | Any change | Net increase | Net decrease | | | | | Net increase | Net decrease | | | | All families [9] | Families paying [10] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| MIDDLE ATLANTIC AND NORTH CENTRAL VILLAGES—continued | | | | | | | | | | | | | | | | | | | | | |
| Family-type groups—Con. | | | | | | | | | | | | | | | | | | | | | |
| Type 6—Con. | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| 4,000–4,999 | 2 | 2 | 2 | 0 | [11] 334.00 | [11] 334.00 | ---------- | 2 | 1 | 1 | [11] 2.50 | [11] 365.00 | [11] 360.00 | 1 | 1 | 0 | [11] 182.50 | 2 | [12] 100.0 | [11] 134.00 | [11] 134.00 |
| 5,000–9,999 | 0 | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | 0 | ------ | ---------- | ---------- |
| Type 7 | 119 | 81 | 67 | 14 | 118.69 | 244.18 | 159.71 | 75 | 56 | 19 | 93.18 | 258.09 | 117.05 | 17 | 15 | 6 | 19.74 | 70 | 58.8 | 58.53 | 99.49 |
| 250–499 | 1 | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | 0 | [12] .0 | [11] .00 | ---------- |
| 500–749 | 9 | 3 | 3 | 0 | 89.11 | 267.33 | ---------- | 7 | 6 | 1 | 253.78 | 384.83 | [11] 25.00 | 1 | 1 | 1 | 2.78 | 3 | [12] 33.3 | 16.89 | 50.67 |
| 750–999 | 20 | 10 | 6 | 4 | −13.80 | 59.00 | 157.50 | 12 | 9 | 3 | 45.00 | 121.56 | 64.67 | 0 | 0 | 1 | −1.80 | 9 | 45.0 | 24.70 | 54.89 |
| 1,000–1,249 | 23 | 15 | 14 | 1 | 94.56 | 172.29 | [11] 237.00 | 16 | 11 | 5 | 135.74 | 307.82 | 52.80 | 3 | 3 | 0 | 13.09 | 14 | 60.9 | 42.78 | 70.29 |
| 1,250–1,499 | 25 | 16 | 11 | 5 | 75.40 | 196.91 | 56.20 | 17 | 14 | 3 | 104.76 | 197.57 | 49.00 | 6 | 4 | 1 | 26.12 | 11 | 44.0 | 22.44 | 51.00 |
| 1,500–1,749 | 18 | 14 | 13 | 1 | 248.61 | 346.08 | [11] 24.00 | 14 | 8 | 6 | 145.05 | 375.38 | 65.33 | 2 | 2 | 2 | 12.55 | 12 | 66.7 | 72.89 | 109.33 |
| 1,750–1,999 | 7 | 7 | 7 | 0 | 91.86 | 91.86 | ---------- | 3 | 3 | 0 | 63.71 | 148.67 | ---------- | 2 | 2 | 0 | 42.85 | 6 | [12] 85.7 | 63.00 | 73.50 |
| 2,000–2,499 | 7 | 7 | 6 | 1 | 147.71 | 209.67 | [11] 224.00 | 5 | 5 | 0 | 207.00 | 289.80 | ---------- | 3 | 3 | 0 | 154.29 | 7 | [12] 100.0 | 77.71 | 77.71 |
| 2,500–2,999 | 4 | 4 | 3 | 1 | 299.75 | 663.00 | [11] 790.00 | 0 | 0 | 0 | .00 | ---------- | ---------- | 0 | 0 | 0 | .00 | 4 | [12] 100.0 | 312.25 | 312.25 |
| 3,000–3,999 | 3 | 3 | 2 | 1 | −3.33 | [11] 20.00 | [11] 50.00 | 1 | 0 | 1 | −780.66 | ---------- | [11] 2,342.00 | 0 | 0 | 1 | −66.67 | 2 | [12] 66.7 | 55.00 | [11] 82.50 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4,000-4,999 | 1 | 1 | 1 | 0 | [11] 897.00 | [11] 897.00 | ---------- | 0 | 0 | 0 | [11].00 | ---------- | ---------- | 0 | 0 | 0 | [11].00 | 1 | [12] 100.0 | [11] 262.00 | [11]262.00 |
| 5,000-9,999 | 1 | 1 | 1 | 0 | [11] 1,300.00 | [11] 1,300.00 | ---------- | 0 | 0 | 0 | [11].00 | ---------- | ---------- | 0 | 0 | 0 | [11].00 | 1 | [12] 100.0 | [11] 800.00 | [11] 800.00 |
| PENNSYLVANIA-OHIO FARMS | | | | | | | | | | | | | | | | | | | |
| Type 1 | 428 | 360 | 256 | 104 | 190.23 | 420.11 | 251.26 | 151 | 57 | 94 | −25.57 | 336.37 | 320.41 | 9 | 7 | 4 | −.65 | 89 | 20.8 | 16.70 | 80.28 |
| 0-249 | 13 | 11 | 1 | 10 | −136.46 | [11] 1,650.00 | 342.40 | 7 | 6 | 1 | 305.84 | 674.17 | [11] 69.00 | 0 | 0 | 0 | .00 | 2 | 15.4 | 16.15 | [11] 105.00 |
| 250-499 | 44 | 31 | 8 | 23 | −135.79 | 45.88 | 275.74 | 17 | 14 | 3 | 62.75 | 219.93 | 106.00 | 4 | 4 | 0 | 2.41 | 6 | 13.6 | 5.32 | 39.00 |
| 500-749 | 63 | 42 | 20 | 22 | −42.57 | 93.45 | 206.86 | 14 | 10 | 4 | 22.05 | 279.30 | 351.00 | 2 | 0 | 1 | −.95 | 5 | 7.9 | 6.24 | 78.60 |
| 750-999 | 87 | 67 | 49 | 18 | 40.15 | 133.08 | 168.22 | 26 | 12 | 14 | −3.75 | 158.33 | 159.00 | 2 | 2 | 0 | 9.08 | 19 | 21.8 | 14.06 | 64.37 |
| 1,000-1,249 | 50 | 43 | 31 | 12 | 80.46 | 214.81 | 219.67 | 15 | 8 | 7 | 14.94 | 205.00 | 127.57 | 1 | 1 | 0 | 5.70 | 15 | 30.0 | 21.10 | 70.33 |
| 1,250-1,499 | 47 | 44 | 35 | 9 | 206.53 | 380.00 | 399.22 | 21 | 4 | 17 | −6.00 | 1,168.75 | 291.59 | 0 | 0 | 1 | −8.51 | 10 | 21.3 | 21.10 | 99.20 |
| 1,500-1,749 | 46 | 45 | 42 | 3 | 310.34 | 351.00 | 155.33 | 21 | 1 | 20 | −99.28 | [11] 1,000.00 | 278.35 | 0 | 0 | 0 | .00 | 12 | 26.1 | 21.39 | 82.00 |
| 1,750-1,999 | 32 | 31 | 26 | 5 | 367.53 | 525.08 | 378.20 | 12 | 1 | 11 | −153.28 | [11] 40.00 | 449.55 | 0 | 0 | 1 | −15.63 | 8 | 25.0 | 24.41 | 97.62 |
| 2,000-2,499 | 24 | 24 | 24 | 0 | 750.99 | 750.99 | ---------- | 10 | 1 | 9 | −209.95 | [11] 1.00 | 560.00 | 0 | 0 | 1 | −20.83 | 9 | 37.5 | 40.16 | 107.11 |
| 2,500-2,999 | 12 | 12 | 11 | 1 | 990.66 | 1,087.55 | [11] 75.00 | 6 | 0 | 6 | −175.00 | ---------- | 350.00 | 0 | 0 | 0 | .00 | 2 | 16.7 | 9.08 | [11] 54.50 |
| 3,000-3,999 | 8 | 8 | 7 | 1 | 1,442.50 | 1,666.43 | [11] 125.00 | 2 | 0 | 2 | −325.00 | ---------- | [11] 1,300.00 | 0 | 0 | 0 | .00 | 0 | [12].0 | .00 | ---------- |
| 4,000-4,999 | 1 | 1 | 1 | 0 | [11] 3,214.00 | [11] 3,214.00 | ---------- | 0 | 0 | 0 | [11].00 | ---------- | ---------- | 0 | 0 | 0 | [11].00 | 0 | [12].0 | [11].00 | ---------- |
| 5,000-9,999 | 1 | 1 | 1 | 0 | [11] 3,922.00 | [11] 3,922.00 | ---------- | 0 | 0 | 0 | [11].00 | ---------- | ---------- | 0 | 0 | 0 | [11].00 | 1 | [12] 100.0 | [11] 202.00 | [11] 202.00 |
| Type 2 | 261 | 219 | 173 | 46 | 259.33 | 456.29 | 244.63 | 120 | 62 | 58 | 23.23 | 393.47 | 316.09 | 12 | 11 | 2 | 4.63 | 94 | 36.0 | 28.93 | 80.33 |
| 0-249 | 1 | 1 | 1 | 0 | [11] 783.00 | [11] 783.00 | ---------- | 1 | 1 | 0 | [11] 1,900.00 | [11] 1,900.00 | ---------- | 0 | 0 | 0 | [11].00 | 0 | [12].0 | [11].00 | ---------- |
| 250-499 | 19 | 13 | 5 | 8 | −83.63 | 289.20 | 379.38 | 13 | 13 | 0 | 381.21 | 557.15 | ---------- | 2 | 2 | 0 | 20.53 | 2 | 10.5 | 4.26 | [11] 40.50 |
| 500-749 | 34 | 24 | 9 | 15 | −61.79 | 183.00 | 249.87 | 18 | 17 | 1 | 82.82 | 189.18 | [11] 400.00 | 2 | 2 | 0 | 5.15 | 11 | 32.4 | 22.15 | 68.45 |
| 750-999 | 32 | 24 | 15 | 9 | 5.62 | 137.87 | 209.78 | 7 | 5 | 2 | 19.75 | 174.80 | [11] 121.00 | 0 | 0 | 0 | .00 | 8 | 25.0 | 12.44 | 49.75 |
| 1,000-1,249 | 43 | 39 | 34 | 5 | 109.81 | 178.74 | 271.00 | 19 | 9 | 10 | −12.56 | 156.22 | 194.60 | 1 | 1 | 0 | 2.32 | 19 | 44.2 | 32.28 | 73.05 |
| 1,250-1,499 | 34 | 29 | 27 | 2 | 411.66 | 525.26 | [11] 92.50 | 15 | 8 | 7 | 187.41 | 945.88 | 170.71 | 1 | 0 | 1 | −4.12 | 10 | 29.4 | 30.82 | 104.80 |
| 1,500-1,749 | 37 | 32 | 28 | 4 | 238.16 | 335.89 | 148.25 | 14 | 4 | 10 | −61.65 | 48.50 | 247.50 | 2 | 2 | 1 | 4.49 | 19 | 51.4 | 30.19 | 58.79 |
| 1,750-1,999 | 16 | 12 | 10 | 2 | 250.62 | 433.10 | [11] 160.50 | 8 | 1 | 7 | −213.44 | [11] 25.00 | 491.43 | 0 | 0 | 0 | .00 | 4 | 25.0 | 16.19 | 64.75 |
| 2,000-2,499 | 30 | 30 | 29 | 1 | 612.19 | 637.72 | [11] 128.00 | 15 | 3 | 12 | −76.50 | 632.67 | 349.42 | 2 | 2 | 0 | 7.83 | 17 | 56.7 | 69.56 | 122.76 |
| 2,500-2,999 | 7 | 7 | 7 | 0 | 929.00 | 929.00 | ---------- | 5 | 1 | 4 | −281.86 | [11] 72.00 | 511.25 | 1 | 1 | 0 | 38.86 | 2 | [12] 28.6 | 24.14 | [11] 84.50 |
| 3,000-3,999 | 6 | 6 | 6 | 0 | 1,131.16 | 1,131.16 | ---------- | 5 | 0 | 5 | −399.50 | ---------- | 479.40 | 1 | 1 | 0 | 1.67 | 2 | [12] 33.3 | 41.83 | [11] 125.50 |
| 4,000-4,999 | 1 | 1 | 1 | 0 | [11] 2,215.00 | [11] 2,215.00 | ---------- | 0 | 0 | 0 | [11].00 | ---------- | ---------- | 0 | 0 | 0 | [11].00 | 0 | [12].0 | [11].00 | ---------- |
| 5,000-9,999 | 1 | 1 | 1 | 0 | [11] 5,000.00 | [11] 5,000.00 | ---------- | 0 | 0 | 0 | [11].00 | ---------- | ---------- | 0 | 0 | 0 | [11].00 | 0 | [12].0 | [11].00 | ---------- |
| Type 3 | 244 | 216 | 168 | 48 | 275.81 | 472.56 | 251.90 | 108 | 41 | 67 | −53.18 | 241.71 | 341.57 | 12 | 10 | 4 | 4.54 | 89 | 36.5 | 28.38 | 77.82 |
| 0-249 | 0 | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | 0 | ------ | ---------- | ---------- |
| 250-499 | 8 | 7 | 4 | 3 | 93.75 | 401.00 | 284.67 | 6 | 5 | 1 | 418.12 | 679.00 | [11] 50.00 | 2 | 2 | 0 | 117.62 | 2 | [12] 25.0 | 8.50 | [11] 34.00 |
| 500-749 | 13 | 11 | 1 | 10 | −207.92 | [11] 50.00 | 275.30 | 8 | 6 | 2 | 14.77 | 47.33 | [11] 46.00 | 0 | 0 | 0 | .00 | 4 | 30.8 | 14.54 | 47.25 |
| 750-999 | 27 | 18 | 11 | 7 | −105.96 | 105.27 | 574.14 | 9 | 4 | 5 | −2.48 | 113.50 | 104.20 | 0 | 0 | 0 | .00 | 9 | 33.3 | 11.60 | 34.78 |
| 1,000-1,249 | 40 | 34 | 23 | 11 | 76.45 | 185.04 | 108.91 | 23 | 11 | 12 | −1.90 | 143.55 | 137.92 | 1 | 1 | 1 | −.38 | 15 | 37.5 | 26.88 | 71.67 |
| 1,250-1,499 | 54 | 49 | 38 | 11 | 124.33 | 222.08 | 156.82 | 18 | 7 | 11 | −8.28 | 208.14 | 173.09 | 4 | 3 | 1 | 2.81 | 21 | 38.9 | 23.92 | 61.52 |
| 1,500-1,749 | 31 | 27 | 25 | 2 | 183.10 | 262.04 | [11] 437.50 | 10 | 2 | 8 | −43.00 | [11] 460.00 | 281.62 | 1 | 1 | 0 | .64 | 13 | 41.9 | 26.29 | 62.69 |
| 1,750-1,999 | 14 | 14 | 13 | 1 | 363.21 | 393.31 | [11] 28.00 | 6 | 2 | 4 | −76.78 | [11] 133.50 | 335.50 | 1 | 1 | 1 | −10.21 | 6 | 42.9 | 52.00 | 121.33 |
| 2,000-2,499 | 25 | 24 | 22 | 2 | 544.68 | 644.64 | [11] 282.50 | 14 | 3 | 11 | −151.72 | 459.67 | 470.18 | 1 | 1 | 0 | 2.16 | 6 | 24.0 | 16.48 | 68.67 |
| 2,500-2,999 | 15 | 15 | 14 | 1 | 762.39 | 822.14 | [11] 74.00 | 8 | 1 | 7 | −266.00 | [11] 175.00 | 595.00 | 1 | 1 | 0 | 9.00 | 7 | 46.7 | 67.26 | 144.14 |
| 3,000-3,999 | 12 | 12 | 12 | 0 | 1,550.16 | 1,550.16 | ---------- | 3 | 0 | 3 | −204.16 | ---------- | 816.67 | 0 | 0 | 0 | .00 | 4 | 33.3 | 69.08 | 207.25 |
| 4,000-4,999 | 5 | 5 | 5 | 0 | 1,585.00 | 1,585.00 | ---------- | 3 | 0 | 3 | −656.20 | ---------- | 1,093.67 | 1 | 0 | 1 | −7.00 | 2 | [12] 40.0 | 39.20 | [11] 98.00 |
| 5,000-9,999 | 0 | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | 0 | ------ | ---------- | ---------- |

See footnotes at end of table.

TABLE 38.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) (1) | Families (2) | All assets[2] | | | | | | All liabilities[2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums[8] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | | | | Families having— | | | | | | | Families having[7]— | | | Families paying | | Average amount paid, based on— | |
| | | Any change (3) | Net increase (4) | Net decrease (5) | Average[3] net change (6) | Average[4] net increase (7) | Average[4] net decrease (8) | Any change (9) | Net increase (10) | Net decrease (11) | Average[3] net change (12) | Average[5] net increase (13) | Average[5] net decrease (14) | Families owing balances at end of year[6] (15) | Net increase (16) | Net decrease (17) | Average[3] net change (18) | (19) | (20) | All families[9] (21) | Families paying[10] (22) |
| PENNSYLVANIA-OHIO FARMS—con. | | | | | | | | | | | | | | | | | | | | | |
| | No. | No. | No. | No. | Dol. | Dol. | Dol. | No. | No. | No. | Dol. | Dol. | Dol. | No. | No. | No. | Dol. | No. | Pct. | Dol. | Dol. |
| Type 4 | 475 | 404 | 293 | 111 | 182.28 | 464.89 | 447.14 | 192 | 71 | 121 | −85.93 | 321.34 | 525.88 | 12 | 11 | 6 | 0.80 | 163 | 34.3 | 31.28 | 91.17 |
| 0–249 | 4 | 3 | 1 | 2 | −619.75 | [11] 181.00 | [11] 1,330.00 | 3 | 3 | 0 | 587.50 | 783.33 | ---------- | 1 | 0 | 0 | .00 | 1 | [12] 25.0 | 6.50 | [11] 26.00 |
| 250–499 | 19 | 15 | 5 | 10 | −136.26 | 119.20 | 318.50 | 8 | 8 | 0 | 232.26 | 551.62 | ---------- | 3 | 3 | 0 | 17.89 | 4 | 21.1 | 8.95 | 42.50 |
| 500–749 | 50 | 39 | 8 | 31 | −316.60 | 29.38 | 518.23 | 13 | 8 | 5 | −85.48 | 117.00 | 1,042.00 | 1 | 1 | 1 | .36 | 8 | 16.0 | 4.54 | 28.38 |
| 750–999 | 64 | 47 | 28 | 19 | −26.36 | 157.68 | 321.16 | 25 | 14 | 11 | 18.80 | 277.71 | 244.09 | 1 | 1 | 0 | 1.56 | 19 | 29.7 | 19.11 | 64.37 |
| 1,000–1,249 | 59 | 48 | 30 | 18 | 22.86 | 157.57 | 187.67 | 21 | 8 | 13 | −9.41 | 173.12 | 149.23 | 0 | 0 | 0 | .00 | 19 | 32.2 | 14.05 | 43.63 |
| 1,250–1,499 | 76 | 63 | 48 | 15 | 51.71 | 237.25 | 497.20 | 32 | 11 | 21 | −55.77 | 159.45 | 285.38 | 3 | 3 | 2 | −.39 | 28 | 36.8 | 22.19 | 60.25 |
| 1,500–1,749 | 44 | 40 | 33 | 7 | 203.38 | 339.33 | 321.29 | 17 | 8 | 9 | −9.89 | 339.75 | 350.33 | 2 | 2 | 1 | 9.07 | 18 | 40.9 | 29.09 | 71.11 |
| 1,750–1,999 | 42 | 38 | 34 | 4 | 214.04 | 305.79 | 351.75 | 16 | 4 | 12 | −93.31 | 46.75 | 342.17 | 0 | 0 | 0 | .00 | 16 | 38.1 | 25.45 | 66.81 |
| 2,000–2,499 | 56 | 50 | 46 | 4 | 377.12 | 482.76 | 272.00 | 31 | 6 | 25 | −127.25 | 808.17 | 479.00 | 1 | 1 | 2 | −7.98 | 26 | 46.4 | 47.12 | 101.50 |
| 2,500–2,999 | 28 | 28 | 28 | 0 | 850.64 | 850.64 | ---------- | 8 | 1 | 7 | −132.68 | [11] 335.00 | 578.57 | 0 | 0 | 0 | .00 | 10 | 35.7 | 42.68 | 119.50 |
| 3,000–3,999 | 25 | 25 | 24 | 1 | 861.04 | 1,148.58 | [11] 6,040.00 | 13 | 0 | 13 | −678.80 | ---------- | 1,305.38 | 0 | 0 | 0 | .00 | 10 | 40.0 | 73.72 | 184.30 |
| 4,000–4,999 | 3 | 3 | 3 | 0 | 1,578.33 | 1,578.33 | ---------- | 2 | 0 | 2 | −1,016.66 | ---------- | [11] 1,525.00 | 0 | 0 | 0 | .00 | 3 | [12] 100.0 | 346.33 | 346.33 |
| 5,000–9,999 | 5 | 5 | 5 | 0 | 2,950.20 | 2,950.20 | ---------- | 3 | 0 | 3 | −900.00 | ---------- | 1,500.00 | 0 | 0 | 0 | .00 | 1 | [12] 20.0 | 326.80 | [11] 1,634.00 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Type 5** | 300 | 263 | 190 | 73 | 243.07 | 522.43 | 360.82 | 155 | 56 | 99 | −120.93 | 289.77 | 530.36 | 14 | 12 | 4 | 5.09 | 110 | 36.7 | 36.48 | 99.49 |
| 0–249 | 1 | 1 | 1 | 0 | [11] 673.00 | [11] 673.00 | ---------- | 1 | 1 | 0 | [11] 2,680.00 | [11] 2,680.00 | ---------- | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 148.00 | [11] 148.00 |
| 250–499 | 4 | 2 | 0 | 2 | −111.25 | ---------- | [11] 222.50 | 3 | 3 | 0 | 164.00 | 218.67 | ---------- | 1 | 1 | 0 | 93.75 | 0 | [12] .0 | .00 | ---------- |
| 500–749 | 18 | 14 | 4 | 10 | −154.16 | 19.00 | 285.10 | 8 | 4 | 4 | 23.78 | 182.50 | 75.50 | 0 | 0 | 1 | −1.67 | 4 | 22.2 | 7.45 | 33.50 |
| 750–999 | 30 | 21 | 10 | 11 | −58.17 | 80.20 | 231.55 | 12 | 11 | 1 | 64.87 | 183.73 | [11] 75.00 | 2 | 2 | 0 | 4.53 | 8 | 26.7 | 7.17 | 26.88 |
| 1,000–1,249 | 32 | 23 | 12 | 11 | −112.22 | 83.50 | 417.55 | 12 | 7 | 5 | −32.91 | 191.71 | 479.00 | 1 | 1 | 0 | .75 | 14 | 43.8 | 24.38 | 55.71 |
| 1,250–1,499 | 33 | 28 | 14 | 14 | −94.91 | 180.50 | 404.21 | 22 | 9 | 13 | −119.09 | 109.78 | 378.31 | 2 | 2 | 1 | 6.21 | 12 | 36.4 | 20.36 | 56.00 |
| 1,500–1,749 | 42 | 38 | 27 | 11 | 90.24 | 245.85 | 258.91 | 20 | 7 | 13 | −42.33 | 219.71 | 255.08 | 1 | 1 | 1 | −.33 | 18 | 42.9 | 27.57 | 64.33 |
| 1,750–1,999 | 24 | 23 | 19 | 4 | 222.04 | 352.58 | 342.50 | 16 | 4 | 12 | −88.00 | 129.25 | 219.08 | 3 | 1 | 0 | 15.62 | 9 | 37.5 | 47.50 | 126.67 |
| 2,000–2,499 | 42 | 39 | 34 | 5 | 260.59 | 436.26 | 777.60 | 20 | 4 | 16 | −162.95 | 221.25 | 483.06 | 2 | 2 | 1 | −1.31 | 17 | 40.5 | 46.78 | 115.59 |
| 2,500–2,999 | 31 | 31 | 27 | 4 | 493.93 | 587.59 | 138.25 | 18 | 3 | 15 | −145.81 | 1,350.00 | 571.33 | 1 | 1 | 0 | 11.29 | 11 | 35.5 | 54.26 | 152.91 |
| 3,000–3,999 | 30 | 30 | 29 | 1 | 944.19 | 1,031.45 | [11] 1,586.00 | 14 | 2 | 12 | −311.56 | [11] 210.00 | 813.92 | 1 | 1 | 0 | 5.33 | 13 | 43.3 | 57.33 | 132.31 |
| 4,000–4,999 | 7 | 7 | 7 | 0 | 1,218.86 | 1,218.86 | ---------- | 4 | 1 | 3 | −642.86 | [11] 400.00 | 1,633.33 | 0 | 0 | 0 | .00 | 2 | [12] 28.6 | 178.57 | [11] 625.00 |
| 5,000–9,999 | 6 | 6 | 6 | 0 | 1,950.32 | 1,950.32 | ---------- | 5 | 0 | 5 | −1,317.50 | ---------- | 1,581.00 | 0 | 0 | 0 | .00 | 1 | [12] 16.7 | 13.33 | [11] 80.00 |
| **Type 6** | 258 | 225 | 173 | 52 | 235.23 | 475.74 | 415.63 | 143 | 50 | 93 | −106.29 | 361.86 | 489.43 | 12 | 11 | 5 | 6.81 | 78 | 30.2 | 19.03 | 62.94 |
| 0–249 | 1 | 1 | 0 | 1 | [11] −734.00 | ---------- | [11] 734.00 | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 25.00 | [11] 25.00 |
| 250–499 | 5 | 5 | 3 | 2 | −542.20 | 27.67 | [11] 1,397.00 | 4 | 3 | 1 | 138.00 | 256.67 | [11] 80.00 | 0 | 0 | 0 | .00 | 1 | [12] 20.0 | 4.40 | [11] 22.00 |
| 500–749 | 17 | 13 | 5 | 8 | −28.47 | 241.20 | 211.25 | 8 | 7 | 1 | 109.18 | 283.71 | [11] 130.00 | 2 | 2 | 0 | 38.24 | 2 | 11.8 | 11.06 | [11] 94.00 |
| 750–999 | 36 | 30 | 16 | 14 | −2.47 | 185.94 | 218.86 | 19 | 13 | 6 | 115.47 | 352.00 | 69.83 | 3 | 2 | 2 | 19.67 | 15 | 41.7 | 17.58 | 42.20 |
| 1,000–1,249 | 37 | 23 | 11 | 12 | −176.19 | 142.55 | 673.92 | 16 | 8 | 8 | −139.38 | 162.50 | 807.12 | 2 | 2 | 0 | 11.27 | 10 | 27.0 | 16.00 | 59.20 |
| 1,250–1,499 | 32 | 26 | 20 | 6 | 30.75 | 185.45 | 454.17 | 17 | 6 | 11 | −88.66 | 137.33 | 332.82 | 3 | 3 | 2 | −7.59 | 11 | 34.4 | 17.03 | 49.55 |
| 1,500–1,749 | 37 | 36 | 32 | 4 | 254.59 | 337.22 | 342.75 | 26 | 7 | 19 | −102.03 | 287.14 | 304.47 | 1 | 1 | 1 | 2.70 | 13 | 35.1 | 25.62 | 72.92 |
| 1,750–1,999 | 33 | 33 | 32 | 1 | 480.15 | 496.09 | [11] 30.00 | 18 | 2 | 16 | −68.76 | [11] 1,030.00 | 270.56 | 0 | 0 | 0 | .00 | 12 | 36.4 | 25.61 | 70.42 |
| 2,000–2,499 | 29 | 28 | 27 | 1 | 523.68 | 568.04 | [11] 150.00 | 16 | 2 | 14 | −154.20 | [11] 1.50 | 319.64 | 0 | 0 | 0 | .00 | 6 | 20.7 | 18.21 | 88.00 |
| 2,500–2,999 | 19 | 19 | 17 | 2 | 683.94 | 777.24 | [11] 109.00 | 10 | 1 | 9 | −262.73 | [11] 564.00 | 617.33 | 1 | 1 | 0 | 6.58 | 5 | 26.3 | 20.05 | 76.20 |
| 3,000–3,999 | 6 | 6 | 5 | 1 | 1,896.66 | 2,426.00 | [11] 750.00 | 3 | 1 | 2 | 258.33 | [11] 4,000.00 | [11] 1,225.00 | 0 | 0 | 0 | .00 | 1 | [12] 16.7 | 7.67 | [11] 46.00 |
| 4,000–4,999 | 3 | 3 | 3 | 0 | 852.00 | 852.00 | ---------- | 3 | 0 | 3 | −1,425.00 | ---------- | 1,425.00 | 0 | 0 | 0 | .00 | 1 | [12] 33.3 | 52.00 | [11] 156.00 |
| 5,000–9,999 | 3 | 2 | 2 | 0 | 953.33 | [11] 1,430.00 | ---------- | 3 | 0 | 3 | −2,633.33 | ---------- | 2,633.33 | 0 | 0 | 0 | .00 | 0 | [12] .0 | .00 | ---------- |
| **Type 7** | 288 | 244 | 193 | 51 | 295.56 | 535.83 | 358.69 | 155 | 55 | 100 | −78.52 | 310.31 | 396.81 | 7 | 6 | 4 | 2.12 | 75 | 26.0 | 22.64 | 86.95 |
| 0–249 | 1 | 1 | 0 | 1 | [11] −1,148.00 | ---------- | [11] 1,148.00 | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | 0 | [12] .0 | [11] .00 | ---------- |
| 250–499 | 1 | 1 | 0 | 1 | [11] −525.00 | ---------- | [11] 525.00 | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | 0 | [12] .0 | [11] .00 | ---------- |
| 500–749 | 14 | 8 | 1 | 7 | −257.93 | [11] 160.00 | 538.71 | 4 | 3 | 1 | 111.21 | 527.33 | [11] 25.00 | 0 | 0 | 0 | .00 | 1 | 7.1 | 1.07 | [11] 15.00 |
| 750–999 | 28 | 20 | 8 | 12 | −21.36 | 258.38 | 222.08 | 19 | 17 | 2 | 169.53 | 281.59 | [11] 20.00 | 3 | 3 | 1 | 26.25 | 6 | 21.4 | 11.57 | 54.00 |
| 1,000–1,249 | 33 | 23 | 15 | 8 | −72.24 | 85.93 | 459.12 | 19 | 8 | 11 | −7.09 | 107.75 | 99.64 | 1 | 1 | 0 | 1.45 | 9 | 27.3 | 11.45 | 42.00 |
| 1,250–1,499 | 36 | 31 | 23 | 8 | 49.61 | 177.52 | 287.12 | 18 | 10 | 8 | 46.42 | 248.70 | 102.00 | 1 | 1 | 0 | 2.22 | 8 | 22.2 | 22.83 | 102.75 |
| 1,500–1,749 | 30 | 25 | 19 | 6 | 72.63 | 221.00 | 336.67 | 13 | 3 | 10 | −48.87 | 145.33 | 190.20 | 0 | 0 | 2 | −4.57 | 9 | 30.0 | 20.60 | 68.67 |
| 1,750–1,999 | 36 | 30 | 28 | 2 | 257.22 | 336.25 | [11] 77.50 | 14 | 2 | 12 | −84.86 | [11] 475.00 | 333.75 | 0 | 0 | 0 | .00 | 10 | 27.8 | 24.61 | 88.60 |
| 2,000–2,499 | 48 | 45 | 41 | 4 | 401.16 | 514.46 | 459.25 | 27 | 8 | 19 | −84.66 | 304.00 | 341.89 | 2 | 1 | 1 | −2.40 | 15 | 31.2 | 31.42 | 100.53 |
| 2,500–2,999 | 23 | 22 | 21 | 1 | 714.00 | 786.29 | [11] 90.00 | 17 | 2 | 15 | −241.87 | [11] 1,750.00 | 604.20 | 0 | 0 | 0 | .00 | 8 | 34.8 | 44.39 | 127.62 |
| 3,000–3,999 | 29 | 29 | 28 | 1 | 968.53 | 1,007.14 | [11] 112.00 | 18 | 2 | 16 | −330.41 | [11] 15.50 | 600.81 | 0 | 0 | 0 | .00 | 5 | 17.2 | 22.34 | 129.60 |
| 4,000–4,999 | 6 | 6 | 6 | 0 | 1,572.66 | 1,572.66 | ---------- | 3 | 0 | 3 | −500.00 | ---------- | 1,000.00 | 0 | 0 | 0 | .00 | 2 | [12] 33.3 | 42.50 | [11] 127.50 |
| 5,000–9,999 | 3 | 3 | 3 | 0 | 2,320.33 | 2,320.33 | ---------- | 3 | 0 | 3 | −1,208.33 | ---------- | 1,208.33 | 0 | 0 | 0 | .00 | 2 | [12] 66.7 | 15.33 | [11] 23.00 |

**See footnotes at end of table.**

TABLE 38.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PRUCHASES, LIFE INSURANCE PREMIUMS (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | All assets [2] | | | | | | All liabilities [2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums [8] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [3] net change | Average [4] net increase | Average [4] net decrease | Families having— | | | Average [3] net change | Average [5] net increase | Average [5] net decrease | Families owing balances at end of year [6] | Families having [7]— | | Average [3] net change | Families paying | | Average amount paid, based on— | |
| | | Any change | Net increase | Net decrease | | | | Any change | Net increase | Net decrease | | | | | Net increase | Net decrease | | | | All families [9] | Families paying [10] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| ILLINOIS-IOWA FARMS | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 1 | 421 | 372 | 252 | 120 | 232.69 | 514.61 | 264.32 | 236 | 128 | 108 | −24.27 | 267.06 | 411.12 | 39 | 35 | 19 | 11.43 | 143 | 34.0 | 29.61 | 87.19 |
| 0–249 | 9 | 9 | 1 | 8 | −344.67 | [11] 100.00 | 400.25 | 5 | 5 | 0 | 260.11 | 468.20 | ---------- | 0 | 0 | 0 | .00 | 1 | [12] 11.1 | 11.11 | [11] 100.00 |
| 250–499 | 34 | 27 | 6 | 21 | −162.59 | 35.00 | 273.24 | 24 | 24 | 0 | 123.97 | 175.62 | ---------- | 4 | 4 | 0 | 10.91 | 5 | 14.7 | 5.03 | 34.20 |
| 500–749 | 73 | 58 | 24 | 34 | −25.82 | 231.17 | 218.62 | 47 | 32 | 15 | 71.42 | 272.84 | 234.47 | 6 | 4 | 5 | 19.31 | 20 | 27.4 | 19.77 | 72.15 |
| 750–999 | 90 | 79 | 49 | 30 | 10.56 | 197.10 | 290.27 | 44 | 24 | 20 | 1.07 | 216.08 | 254.50 | 6 | 6 | 0 | 8.99 | 29 | 32.2 | 21.49 | 66.69 |
| 1,000–1,249 | 60 | 50 | 38 | 12 | 188.08 | 368.18 | 225.50 | 31 | 20 | 11 | 73.33 | 372.25 | 276.82 | 8 | 8 | 1 | 45.63 | 15 | 25.0 | 20.33 | 81.33 |
| 1,250–1,499 | 48 | 43 | 35 | 8 | 222.54 | 347.06 | 183.12 | 26 | 12 | 14 | −25.48 | 247.75 | 299.71 | 6 | 5 | 3 | 33.35 | 22 | 45.8 | 32.54 | 71.00 |
| 1,500–1,749 | 31 | 30 | 26 | 4 | 297.13 | 430.19 | 493.50 | 19 | 4 | 15 | −127.26 | 231.50 | 324.73 | 2 | 1 | 4 | −59.58 | 12 | 38.7 | 28.61 | 73.92 |
| 1,750–1,999 | 27 | 27 | 25 | 2 | 583.41 | 646.20 | [11] 201.50 | 13 | 6 | 7 | −81.92 | 369.50 | 632.71 | 3 | 3 | 2 | 19.59 | 13 | 48.1 | 28.78 | 59.77 |
| 2,000–2,499 | 22 | 22 | 21 | 1 | 767.45 | 808.29 | [11] 90.00 | 11 | 1 | 10 | −223.59 | [11] 150.00 | 506.90 | 2 | 2 | 3 | −44.04 | 11 | 50.0 | 67.09 | 134.18 |
| 2,500–2,999 | 6 | 6 | 6 | 0 | 911.00 | 911.00 | ---------- | 3 | 0 | 3 | −135.00 | ---------- | 270.00 | 2 | 2 | 0 | 45.00 | 4 | [12] 66.7 | 72.17 | 108.25 |
| 3,000–3,999 | 12 | 12 | 12 | 0 | 1,415.50 | 1,415.50 | ---------- | 6 | 0 | 6 | −259.83 | ---------- | 519.67 | 0 | 0 | 0 | .00 | 7 | 58.3 | 114.67 | 196.57 |
| 4,000–4,999 | 5 | 5 | 5 | 0 | 2,315.00 | 2,315.00 | ---------- | 3 | 0 | 3 | −563.20 | ---------- | 938.67 | 0 | 0 | 1 | −20.00 | 2 | [12] 40.0 | 183.00 | [11] 457.50 |
| 5,000–9,999 | 4 | 4 | 4 | 0 | 2,421.75 | 2,421.75 | ---------- | 4 | 0 | 4 | −1,860.00 | ---------- | 1,860.00 | 0 | 0 | 0 | .00 | 2 | [12] 50.0 | 43.50 | [11] 87.00 |

| | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Type 2 | 192 | 173 | 119 | 54 | 201.95 | 516.71 | 420.61 | 133 | 82 | 51 | 67.38 | 343.46 | 298.59 | 25 | 22 | 6 | 35.51 | 93 | 48.4 | 28.92 | 59.71 |
| 0-249 | 2 | 2 | 1 | 1 | [11]−407.00 | [11] 486.00 | [11] 1,300.00 | 2 | 1 | 1 | [11] 699.00 | [11] 1,998.00 | [11] 600.00 | 1 | 1 | 0 | [11] 400.00 | 1 | [12] 50.0 | [11] 80.00 | [11] 160.00 |
| 250-499 | 14 | 13 | 4 | 9 | −207.93 | 141.75 | 386.44 | 11 | 10 | 1 | 203.57 | 300.00 | [11] 150.00 | 2 | 2 | 0 | 46.43 | 6 | 42.9 | 25.79 | 60.17 |
| 500-749 | 27 | 25 | 12 | 13 | −176.74 | 194.17 | 546.31 | 24 | 16 | 8 | 175.37 | 429.25 | 266.62 | 2 | 2 | 0 | 41.11 | 11 | 40.7 | 28.15 | 69.09 |
| 750-999 | 41 | 33 | 16 | 17 | −97.61 | 158.56 | 384.65 | 29 | 19 | 10 | 52.85 | 210.00 | 182.30 | 4 | 3 | 2 | 17.07 | 16 | 39.0 | 22.90 | 58.69 |
| 1,000-1,249 | 36 | 30 | 23 | 7 | 32.64 | 188.13 | 450.29 | 23 | 15 | 8 | 57.19 | 270.60 | 250.00 | 6 | 6 | 0 | 60.14 | 15 | 41.7 | 18.31 | 43.93 |
| 1,250-1,499 | 25 | 25 | 20 | 5 | 280.68 | 389.85 | 156.00 | 17 | 9 | 8 | 88.60 | 436.56 | 214.25 | 3 | 2 | 2 | 12.68 | 13 | 52.0 | 26.64 | 51.23 |
| 1,500-1,749 | 11 | 10 | 9 | 1 | 466.82 | 584.11 | [11] 122.00 | 6 | 3 | 3 | 38.64 | 445.00 | 303.33 | 2 | 2 | 1 | 62.27 | 5 | 45.5 | 32.91 | 72.40 |
| 1,750-1,999 | 11 | 11 | 10 | 1 | 444.91 | 513.40 | [11] 240.00 | 8 | 3 | 5 | −60.73 | 279.67 | 301.40 | 1 | 1 | 0 | 14.91 | 8 | 72.7 | 57.64 | 79.25 |
| 2,000-2,499 | 13 | 13 | 13 | 0 | 766.77 | 766.77 | ---------- | 7 | 4 | 3 | −28.15 | 252.75 | 459.00 | 2 | 1 | 0 | 11.54 | 9 | 69.2 | 45.08 | 65.11 |
| 2,500-2,999 | 5 | 5 | 5 | 0 | 1,424.80 | 1,424.80 | ---------- | 2 | 0 | 2 | −190.00 | ---------- | [11] 475.00 | 0 | 0 | 0 | .00 | 5 | [12] 100.0 | 47.20 | 47.20 |
| 3,000-3,999 | 5 | 4 | 4 | 0 | 1,416.60 | 1,770.75 | ---------- | 3 | 1 | 2 | −234.00 | [11] 894.00 | [11] 1,032.00 | 2 | 2 | 1 | 15.40 | 2 | [12] 40.0 | 19.00 | [11] 47.50 |
| 4,000-4,999 | 0 | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | ---------- | ---------- | 0 | 0 | 0 | ---------- | 0 | ---------- | ---------- | ---------- |
| 5,000-9,999 | 2 | 2 | 2 | 0 | [11]4,439.00 | [11]4,439.00 | ---------- | 1 | 1 | 0 | [11]120.50 | [11] 241.00 | ---------- | 0 | 0 | 0 | [11] .00 | 2 | [12] 100.0 | [11] 47.50 | [11] 47.50 |
| Type 3 | 192 | 178 | 126 | 52 | 331.16 | 641.40 | 331.44 | 127 | 83 | 44 | 118.83 | 474.93 | 377.34 | 30 | 25 | 12 | 15.01 | 96 | 50.0 | 44.16 | 88.32 |
| 0-249 | 3 | 2 | 0 | 2 | −411.33 | ---------- | [11] 617.00 | 2 | 2 | 0 | 79.00 | [11] 118.50 | ---------- | 0 | 0 | 0 | .00 | 1 | [12] 33.3 | 20.00 | [11] 60.00 |
| 250-499 | 11 | 10 | 2 | 8 | −227.64 | [11] 264.50 | 379.12 | 8 | 6 | 2 | 119.91 | 270.50 | [11] 152.00 | 0 | 0 | 1 | −3.27 | 5 | 45.5 | 30.64 | 67.40 |
| 500-749 | 20 | 15 | 4 | 11 | −140.15 | 100.75 | 291.45 | 15 | 14 | 1 | 153.75 | 241.07 | [11] 300.00 | 2 | 2 | 0 | 9.05 | 4 | 20.0 | 21.25 | 106.25 |
| 750-999 | 26 | 22 | 10 | 12 | −63.65 | 151.00 | 263.75 | 21 | 17 | 4 | 127.81 | 209.35 | 59.00 | 4 | 4 | 1 | 27.85 | 8 | 30.8 | 25.77 | 83.75 |
| 1,000-1,249 | 38 | 37 | .26 | 11 | 109.74 | 293.54 | 314.73 | 23 | 16 | 7 | 98.03 | 277.62 | 102.43 | 4 | 4 | 1 | 21.18 | 20 | 52.6 | 33.74 | 64.10 |
| 1,250-1,499 | 26 | 25 | 23 | 2 | 380.23 | 459.78 | [11] 344.50 | 17 | 9 | 8 | 85.31 | 500.33 | 285.62 | 6 | 4 | 1 | 84.77 | 13 | 50.0 | 38.04 | 76.08 |
| 1,500-1,749 | 25 | 25 | 23 | 2 | 392.56 | 441.91 | [11] 175.00 | 15 | 9 | 6 | 135.32 | 552.78 | 265.33 | 7 | 7 | 0 | 47.96 | 14 | 56.0 | 49.08 | 87.64 |
| 1,750-1,999 | 14 | 14 | 12 | 2 | 338.50 | 506.83 | [11] 671.50 | 12 | 6 | 6 | −105.71 | 229.33 | 476.00 | 2 | 1 | 2 | −26.07 | 8 | 57.1 | 62.57 | 109.50 |
| 2,000-2,499 | 14 | 14 | 13 | 1 | 523.86 | 602.77 | [11] 502.00 | 6 | 1 | 5 | −201.07 | [11] 510.00 | 665.00 | 4 | 2 | 3 | −34.86 | 9 | 64.3 | 57.57 | 89.56 |
| 2,500-2,999 | 8 | 7 | 6 | 1 | 894.12 | 1,234.00 | [11] 251.00 | 4 | 2 | 2 | 84.62 | [11] 501.00 | [11] 162.50 | 1 | 1 | 1 | 57.50 | 8 | [12] 100.0 | 70.50 | 70.50 |
| 3,000-3,999 | 4 | 4 | 4 | 0 | 1,401.75 | 1,401.75 | ---------- | 2 | 0 | 2 | −403.25 | ---------- | [11] 806.50 | 0 | 0 | 0 | .00 | 3 | [12] 75.0 | 62.00 | 82.67 |
| 4,000-4,999 | 1 | 1 | 1 | 0 | [11] 1,901.00 | [11] 1,901.00 | ---------- | 0 | 0 | 0 | [11].00 | ---------- | ---------- | 0 | 0 | 0 | [11].00 | 1 | [12] 100.0 | [11] 126.00 | [11] 126.00 |
| 5,000-9,999 | 2 | 2 | 2 | 0 | [11]10,587.00 | [11] 10,587.00 | ---------- | 2 | 1 | 1 | [11] 5,383.50 | [11] 13,817.00 | [11] 3,050.00 | 0 | 0 | 2 | [11]—901.50 | 2 | [12] 100.0 | [11] 434.50 | [11] 434.50 |
| Type 4 | 406 | 373 | 255 | 118 | 376.66 | 733.73 | 289.65 | 255 | 151 | 104 | 90.83 | 562.23 | 461.71 | 52 | 48 | 20 | 23.05 | 160 | 39.4 | 44.12 | 111.94 |
| 0-249 | 9 | 8 | 1 | 7 | −184.33 | [11] 350.00 | 287.00 | 6 | 6 | 0 | 226.11 | 339.17 | ---------- | 1 | 1 | 0 | 74.44 | 0 | [12].0 | .00 | ---------- |
| 250-499 | 28 | 25 | 3 | 22 | −298.68 | 113.67 | 395.64 | 16 | 14 | 2 | 76.61 | 179.79 | [11] 186.00 | 0 | 0 | 2 | −17.39 | 4 | 14.3 | 14.39 | 100.75 |
| 500-749 | 42 | 36 | 9 | 27 | —185.12 | 93.67 | 319.19 | 30 | 26 | 4 | 114.81 | 223.27 | 245.75 | 5 | 4 | 1 | 19.05 | 8 | 19.0 | 24.12 | 126.62 |
| 750-999 | 50 | 46 | 24 | 22 | .98 | 222.75 | 240.77 | 30 | 22 | 8 | 126.12 | 326.55 | 109.75 | 9 | 9 | 0 | 38.16 | 15 | 30.0 | 17.82 | 59.40 |
| 1,000-1,249 | 50 | 47 | 30 | 17 | 151.12 | 360.03 | 190.88 | 33 | 23 | 10 | 218.16 | 549.70 | 173.50 | 8 | 8 | 2 | 45.60 | 23 | 46.0 | 49.26 | 107.09 |
| 1,250-1,499 | 49 | 46 | 39 | 7 | 295.02 | 393.67 | 128.14 | 29 | 16 | 13 | 205.78 | 820.75 | 234.54 | 5 | 4 | 2 | 27.14 | 19 | 38.8 | 40.18 | 103.63 |
| 1,500-1,749 | 45 | 41 | 31 | 10 | 164.13 | 339.65 | 314.30 | 24 | 15 | 9 | 53.62 | 380.27 | 365.67 | 7 | 7 | 3 | 13.31 | 21 | 46.7 | 58.67 | 125.71 |
| 1,750-1,999 | 28 | 23 | 20 | 3 | 371.07 | 563.10 | 290.67 | 19 | 9 | 10 | 130.79 | 823.00 | 374.50 | 7 | 6 | 1 | 75.18 | 11 | 39.3 | 36.07 | 91.82 |
| 2,000-2,499 | 44 | 42 | 41 | 1 | 605.45 | 652.20 | [11] 100.00 | 26 | 10 | 16 | −65.91 | 436.80 | 454.25 | 4 | 3 | 5 | −11.52 | 23 | 52.3 | 52.50 | 100.43 |
| 2,500-2,999 | 27 | 26 | 25 | 1 | 1,177.30 | 1,274.52 | [11] 76.00 | 21 | 7 | 14 | 37.89 | 1,129.43 | 491,64 | 5 | 5 | 1 | 81.56 | 18 | 66.7 | 112.48 | 168.72 |
| 3,000-3,999 | 21 | 20 | 19 | 1 | 1,347.14 | 1,553.05 | [11] 1,218.00 | 12 | 2 | 10 | −140.90 | [11] 2,075.00 | 710.90 | 0 | 0 | 2 | −42.00 | 10 | 47.6 | 57.48 | 120.70 |
| 4,000-4,999 | 7 | 7 | 7 | 0 | 3,513,14 | 3,513.14 | ---------- | 5 | 1 | 4 | 804.57 | [11] 12,045.00 | 1,603.25 | 1 | 1 | 0 | 5.71 | 3 | [12] 42.9 | 44.14 | 103.00 |
| 5,000-9,999 | 6 | 6 | 6 | 0 | 3,262.33 | 3,262.33 | ---------- | 4 | 0 | 4 | −1,048.67 | ---------- | 1,573.00 | 0 | 0 | 1 | −116.67 | 5 | [12] 83.3 | 109.83 | 131.80 |

See footnotes at end of table.

TABLE 38.—NET CHANGE IN ASSETS AND LIABILITIES, INSTALLMENT PURCHASES, LIFE INSURANCE PREMIUMS (BY OCCUPATION, BY FAMILY TYPE): *Number of families having a net increase or a net decrease between the beginning and end of the report year in all assets, in all liabilities, and in balances owed on installment purchases, and average amounts reported; number of families paying life insurance premiums, and average amounts paid; by occupation and income and by family type and income, Middle Atlantic and North Central small-city, village, and farm analysis units,*[1] *1935–36*—Continued

[White nonrelief families that include a husband and wife, both native-born]

| Analysis unit, occupational group, family type, and income class (dollars) | Families | All assets [2] | | | | | | All liabilities [2] | | | | | | Balances owed on installment purchases | | | | Life insurance premiums [8] | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Families having— | | | Average [3] net change | Average [4] net increase | Average [4] net decrease | Families having— | | | Average [3] net change | Average [5] net increase | Average [5] net decrease | Families owing balances at end of year [6] | Families having [7]— | | Average [3] net change | Families paying | | Average amount paid, based on— | |
| | | Any change | Net increase | Net decrease | | | | Any change | Net increase | Net decrease | | | | | Net increase | Net decrease | | | | All families [9] | Families paying [10] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
| **ILLINOIS-IOWA FARMS—con.** | | | | | | | | | | | | | | | | | | | | | |
| | *No.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *Dol.* | *Dol.* | *No.* | *No.* | *No.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 5 | 185 | 175 | 123 | 52 | 497.29 | 887.91 | 331.06 | 130 | 74 | 56 | 261.28 | 897.66 | 323.02 | 31 | 29 | 12 | 29.47 | 86 | 46.5 | 44.21 | 95.12 |
| 0-249 | 1 | 1 | 0 | 1 | [11] −660.00 | ---------- | [11] 660.00 | 0 | 0 | 0 | [11] .00 | ---------- | ---------- | 0 | 0 | 0 | [11] .00 | 0 | [12] .0 | [11] .00 | ---------- |
| 250-499 | 6 | 6 | 2 | 4 | −88.33 | [11] 214.50 | 239.75 | 6 | 5 | 1 | 392,33 | 481,80 | [11] 55.00 | 1 | 1 | 0 | 50.00 | 2 | [12] 33.3 | 43.67 | [11] 131.00 |
| 500-749 | 21 | 21 | 6 | 15 | −157.67 | 115.50 | 266.93 | 19 | 16 | 3 | 186.52 | 251.44 | 35.33 | 8 | 7 | 1 | 47.10 | 6 | 28.6 | 15.43 | 54.00 |
| 750-999 | 8 | 6 | 2 | 4 | −150.00 | [11] 105.50 | 352.75 | 7 | 7 | 0 | 316.88 | 362.14 | ---------- | 2 | 2 | 0 | 50.62 | 5 | [12] 62.5 | 50.75 | 81.20 |
| 1,000-1,249 | 26 | 26 | 17 | 9 | 1,420.73 | 2,324.94 | 287.22 | 21 | 15 | 6 | 1,634.08 | 2,905.93 | 183.83 | 3 | 3 | 0 | 38.92 | 9 | 34.6 | 19.35 | 55.89 |
| 1,250-1,499 | 23 | 19 | 14 | 5 | 94.83 | 218.21 | 174.80 | 10 | 6 | 4 | 19.04 | 215.50 | 213.75 | 2 | 2 | 1 | .48 | 8 | 34.8 | 24.30 | 69.88 |
| 1,500-1,749 | 23 | 21 | 17 | 4 | 150.91 | 367.41 | 693.75 | 15 | 10 | 5 | 90.48 | 329.60 | 243.00 | 4 | 4 | 0 | 44.70 | 13 | 56.5 | 55.91 | 98.92 |
| 1,750-1,999 | 18 | 16 | 12 | 4 | 356.83 | 601.42 | 198.50 | 12 | 5 | 7 | −28.83 | 346.60 | 321.71 | 2 | 2 | 4 | −46.83 | 8 | 44.4 | 18.61 | 41.88 |
| 2,000-2,499 | 22 | 22 | 18 | 4 | 311.05 | 535.06 | 697.00 | 16 | 6 | 10 | −34.77 | 555.83 | 410.09 | 6 | 5 | 2 | 92.73 | 9 | 40.9 | 43.59 | 106.56 |
| 2,500-2,999 | 22 | 22 | 21 | 1 | 823.59 | 867.24 | [11] 93.00 | 13 | 2 | 11 | −23.18 | [11] 1,850.00 | 382.73 | 2 | 2 | 3 | −13.18 | 14 | 63.6 | 68.18 | 107.14 |
| 3,000-3,999 | 11 | 11 | 10 | 1 | 1,137.27 | 1,278.20 | [11] 272.00 | 7 | 1 | 6 | −226.64 | [11] 300.00 | 465.50 | 0 | 0 | 0 | .00 | 8 | 72.7 | 97.64 | 134.25 |
| 4,000-4,999 | 2 | 2 | 2 | 0 | [11] 1,713.00 | [11] 1,713.00 | ---------- | 2 | 0 | 2 | [11] −350.00 | ---------- | [11] 350.00 | 0 | 0 | 1 | [11] −100.00 | 2 | [12] 100.0 | [11] 385.50 | [11] 385.50 |
| 5,000-9,999 | 2 | 2 | 2 | 0 | [11] 3,893.50 | [11] 3,893.50 | ---------- | 2 | 1 | 1 | [11] −243.00 | [11] 214.00 | [11] 700.00 | 1 | 1 | 0 | [11] 500.00 | 2 | [12] 100.0 | [11] 100.50 | [11] 100.50 |

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Type 6 | 143 | 132 | 84 | 48 | 190.52 | 538.69 | 375.12 | 106 | 64 | 42 | 71.45 | 368.42 | 318.12 | 22 | 19 | 5 | 32.22 | 60 | 42.0 | 28.87 | 68.82 |
| 0-249 | 1 | 1 | 0 | 1 | [11] −1,950.00 | .......... | [11] 1,950.00 | 1 | 0 | 1 | [11] −82.00 | .......... | [11] 82.00 | 0 | 0 | 0 | [11] .00 | 1 | [12] 100.0 | [11] 50.00 | [11] 50.00 |
| 250-499 | 8 | 8 | 1 | 7 | −413.75 | [11] 171.00 | 497.29 | 7 | 6 | 1 | 212.62 | 308.50 | [11] 150.00 | 0 | 0 | 0 | .00 | 3 | [12] 37.5 | 11.12 | 29.67 |
| 500-749 | 16 | 12 | 4 | 8 | −76.31 | 216.25 | 260.75 | 14 | 12 | 2 | 257.31 | 368.58 | [11] 153.00 | 1 | 1 | 0 | 7.50 | 2 | 12.5 | 12.38 | [11] 99.00 |
| 750-999 | 26 | 26 | 8 | 18 | −140.31 | 204.75 | 293.67 | 18 | 14 | 4 | 182.88 | 393.07 | 187.00 | 5 | 4 | 1 | 25.38 | 11 | 42.3 | 26.92 | 63.64 |
| 1,000-1,249 | 24 | 21 | 14 | 7 | 7.33 | 232.29 | 439.43 | 16 | 11 | 5 | 100.46 | 316.36 | 213.80 | 4 | 4 | 1 | 49.88 | 8 | 33.3 | 13.88 | 41.62 |
| 1,250-1,499 | 23 | 20 | 17 | 3 | 320.57 | 468.00 | 194.33 | 15 | 8 | 7 | 141.91 | 581.25 | 198.00 | 5 | 4 | 1 | 49.22 | 9 | 39.1 | 32.00 | 81.78 |
| 1,500-1,749 | 11 | 11 | 11 | 0 | 403.73 | 403.73 | .......... | 9 | 4 | 5 | −51.09 | 197.50 | 270.40 | 2 | 2 | 1 | 31.73 | 6 | 54.5 | 25.73 | 47.17 |
| 1,750-1,999 | 7 | 6 | 5 | 1 | 248.57 | 408.00 | [11] 300.00 | 5 | 1 | 4 | 1.71 | [11] 535.00 | 130.75 | 1 | 1 | 0 | 71.43 | 2 | [12] 28.6 | 7.14 | [11] 25.00 |
| 2,000-2,499 | 15 | 15 | 12 | 3 | 515.93 | 748.58 | 414.67 | 12 | 6 | 6 | −111.67 | 224.50 | 503.67 | 2 | 2 | 0 | 42.13 | 9 | 60.0 | 37.80 | 63.00 |
| 2,500-2,999 | 7 | 7 | 7 | 0 | 731.29 | 731.29 | .......... | 5 | 0 | 5 | −460.43 | .......... | 644.60 | 2 | 1 | 1 | 2.43 | 7 | [12] 100.0 | 131.86 | 131.86 |
| 3,000-3,999 | 4 | 4 | 4 | 0 | 2,121.25 | 2,121.25 | .......... | 3 | 2 | 1 | 225.00 | [11] 500.00 | [11] 100.00 | 0 | 0 | 0 | .00 | 2 | [12] 50.0 | 50.00 | [11] 100.00 |
| 4,000-4,999 | 0 | 0 | 0 | 0 | .......... | .......... | .......... | 0 | 0 | 0 | .......... | .......... | .......... | 0 | 0 | 0 | .......... | 0 | .......... | .......... | .......... |
| 5,000-9,999 | 1 | 1 | 1 | 0 | [11] 2,300.00 | [11] 2,300.00 | .......... | 1 | 0 | 1 | [11] −1,400.00 | .......... | [11] 1,400.00 | 0 | 0 | 0 | [11] .00 | 0 | [12] .0 | [11] .00 | .......... |
| Type 7 | 103 | 99 | 56 | 43 | 181.89 | 565.71 | 301.05 | 77 | 51 | 26 | 116.14 | 504.04 | 528.62 | 26 | 26 | 6 | 102.72 | 38 | 36.9 | 31.69 | 85.89 |
| 0-249 | 1 | 1 | 0 | 1 | [11] −180.00 | .......... | [11] 180.00 | 1 | 1 | 0 | [11] 595.00 | [11] 595.00 | .......... | 0 | 0 | 0 | [11] .00 | 0 | [12] .0 | [11] .00 | .......... |
| 250-499 | 5 | 4 | 0 | 4 | −277.40 | .......... | 346.75 | 5 | 5 | 0 | 358.80 | 358.80 | .......... | 2 | 2 | 0 | 237.00 | 1 | [12] 20.0 | 33.60 | [11] 168.00 |
| 500-749 | 7 | 7 | 3 | 4 | −235.86 | 88.00 | 478.75 | 5 | 5 | 0 | 167.86 | 235.00 | .......... | 1 | 1 | 0 | 6.43 | 2 | [12] 28.6 | 19.86 | [11] 69.50 |
| 750-999 | 17 | 15 | 8 | 7 | 11.71 | 215.00 | 217.29 | 15 | 12 | 3 | 242.41 | 356.75 | 53.33 | 3 | 3 | 1 | 114.29 | 6 | 35.3 | 16.71 | 47.33 |
| 1,000-1,249 | 18 | 17 | 8 | 9 | 8.56 | 203.38 | 163.67 | 10 | 8 | 2 | 291.78 | 700.25 | [11] 175.00 | 4 | 4 | 0 | 205.22 | 3 | 16.7 | 10.94 | 65.67 |
| 1,250-1,499 | 13 | 13 | 7 | 6 | 52.00 | 321.57 | 262.50 | 11 | 8 | 3 | 119.15 | 349.75 | 416.33 | 2 | 2 | 2 | 17.38 | 7 | 53.8 | 36.85 | 68.43 |
| 1,500-1,749 | 15 | 15 | 9 | 6 | 104.67 | 412.44 | 357.00 | 11 | 5 | 6 | 47.53 | 375.60 | 194.17 | 4 | 4 | 1 | 17.33 | 4 | 26.7 | 22.80 | 85.50 |
| 1,750-1,999 | 5 | 5 | 3 | 2 | 1,261.80 | 2,199.67 | [11] 145.00 | 3 | 2 | 1 | 1,137.40 | [11] 2,857.00 | [11] 27.00 | 3 | 3 | 0 | 190.60 | 3 | [12] 60.0 | 62.80 | 104.67 |
| 2,000-2,499 | 9 | 9 | 7 | 2 | 225.67 | 384.71 | [11] 331.00 | 6 | 2 | 4 | −25.89 | [11] 280.00 | 198.25 | 3 | 3 | 1 | 63.89 | 5 | [12] 55.6 | 92.11 | 165.80 |
| 2,500-2,999 | 3 | 3 | 2 | 1 | 127.33 | [11] 491.00 | [11] 600.00 | 2 | 1 | 1 | −233.33 | [11] 400.00 | [11] 1,100.00 | 1 | 1 | 0 | 133.33 | 2 | [12] 66.7 | 27.33 | [11] 41.00 |
| 3,000-3,999 | 6 | 6 | 5 | 1 | 652.67 | 1,023.20 | [11] 1,200.00 | 4 | 1 | 3 | −289.33 | [11] 864.00 | 866.67 | 1 | 1 | 0 | 134.00 | 3 | [12] 50.0 | 33.67 | 67.33 |
| 4,000-4,999 | 1 | 1 | 1 | 0 | [11] 1,878.00 | [11] 1,878.00 | .......... | 1 | 1 | 0 | [11] 45.00 | [11] 45.00 | .......... | 1 | 1 | 0 | [11] 45.00 | 1 | [12] 100.0 | [11] 78.00 | [11] 78.00 |
| 5,000-9,999 | 3 | 3 | 3 | 0 | 1,612.67 | 1,612.67 | .......... | 3 | 0 | 3 | −2,100.00 | .......... | 2,100.00 | 1 | 1 | 1 | 150.00 | 1 | [12] 33.3 | 50.00 | [11] 150.00 |

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[1] See table 24, footnote 2.

[2] Includes net changes between the beginning and end of the report year resulting from actual money transactions, and (for farm families only) from storing crops during the report year for future sale or sale of crops grown and stored in past years, and from increases or decreases in livestock owned. Changes in value of property due to damage or depreciation or due to rise or fall in market prices where no sale had occurred are excluded.

[3] Averages are based on the number of families in each class (column 2), regardless of whether they had any net change. These averages will be positive (increase) when for the group aggregate increases exceeded aggregate decreases, or negative (decrease) when aggregate decreases exceeded aggregate increases. Negative averages are indicated by a minus sign.

[4] Averages are based on the corresponding number of families in each class having a net increase or a net decrease in assets (column 4 or 5).

[5] Averages are based on the corresponding number of families in each class having a net increase or a net decrease in liabilities (column 10 or 11).

[6] Families with balances owing on installment purchases at the end of the report year, regardless of whether installment payments had been made at any other time during the year, or whether the account was contracted during the year.

[7] The number of families having any net change may be obtained by adding the number having net increases and the number having net decreases.

[8] Premiums paid on life insurance, endowment policies, annuities, and burial insurance. Premiums on health and accident and property insurance are excluded.

[9] Averages are based on the number of families in each class (column 2), regardless of whether they paid life insurance premiums.

[10] Averages are based on the corresponding number of families paying insurance premiums (column 19).

[11] Average based on fewer than 3 cases.

[12] Percentage based on fewer than 10 cases.

TABLE 39.—LIFE INSURANCE PREMIUMS[1] (BY OCCUPATION): *Number and percentage of families paying life insurance premiums and average amounts paid, by occupation and income, 9 small-city and village analysis units in 15 States,*[2] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Occupational group and family-income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families [3] | Families paying premiums[4] | | | All families [3] | Families paying premiums[4] | | | All families [3] | Families paying premiums[4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | Plains and Mountain small cities | | | | Pacific small cities | | | | Southeast small cities—white families | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Wage-earner | 293 | 69.3 | 47 | 68 | 392 | 64.9 | 53 | 81 | 400 | 85.8 | 59 | 68 |
| 250–499 | 7 | 43.8 | 14 | 31 | 3 | 25.0 | 5 | 19 | 21 | 63.6 | 15 | 24 |
| 500–749 | 16 | 34.8 | 18 | 53 | 5 | 13.5 | 2 | 14 | 54 | 83.1 | 30 | 36 |
| 750–999 | 39 | 61.9 | 24 | 39 | 39 | 58.2 | 26 | 45 | 63 | 85.1 | 40 | 47 |
| 1,000–1,249 | 49 | 70.0 | 37 | 53 | 76 | 66.7 | 41 | 61 | 72 | 90.0 | 47 | 53 |
| 1,250–1,499 | 48 | 72.7 | 45 | 62 | 51 | 65.4 | 45 | 68 | 50 | 87.7 | 62 | 71 |
| 1,500–1,749 | 44 | 77.2 | 62 | 81 | 62 | 72.9 | 56 | 77 | 47 | 87.0 | 63 | 72 |
| 1,750–1,999 | 44 | 83.0 | 63 | 75 | 52 | 69.3 | 57 | 82 | 41 | 91.1 | 101 | 110 |
| 2,000–2,249 | 26 | 86.7 | 79 | 91 | 37 | 84.1 | 93 | 111 | 25 | 89.3 | 91 | 102 |
| 2,250–2,499 | 14 | 87.5 | 120 | 137 | 27 | 75.0 | 91 | 122 | 18 | 90.0 | 126 | 140 |
| 2,500–2,999 | 6 | [5] 100.0 | 104 | 104 | 24 | 68.6 | 83 | 121 | 9 | 90.0 | 164 | 182 |
| 3,000–3,999 | ----- | ------- | ------ | -------- | 16 | 76.2 | 117 | 154 | ----- | ------ | ------ | ------ |
| Clerical, business, and professional | 676 | 76.1 | 108 | 142 | 692 | 77.2 | 122 | 158 | 576 | 88.6 | 124 | 140 |
| 500–749 | 11 | 40.7 | 28 | 68 | 15 | 57.7 | 49 | 85 | 12 | 66.7 | 23 | 34 |
| 750–999 | 36 | 61.0 | 27 | 45 | 24 | 50.0 | 31 | 62 | 39 | 88.6 | 56 | 64 |
| 1,000–1,249 | 66 | 65.3 | 41 | 63 | 51 | 66.2 | 46 | 70 | 60 | 82.2 | 45 | 55 |
| 1,250–1,499 | 66 | 67.3 | 45 | 66 | 74 | 71.8 | 61 | 84 | 65 | 82.3 | 58 | 70 |
| 1,500–1,749 | 96 | 77.4 | 66 | 85 | 60 | 69.0 | 63 | 91 | 62 | 79.5 | 84 | 106 |
| 1,750–1,999 | 77 | 75.5 | 78 | 104 | 80 | 80.8 | 91 | 112 | 87 | 93.5 | 85 | 91 |
| 2,000–2,249 | 68 | 79.1 | 108 | 137 | 80 | 80.0 | 98 | 122 | 74 | 94.9 | 133 | 141 |
| 2,250–2,499 | 54 | 81.8 | 125 | 153 | 60 | 82.2 | 123 | 150 | 43 | 91.5 | 152 | 166 |
| 2,500–2,999 | 91 | 87.5 | 156 | 178 | 91 | 85.0 | 168 | 198 | 56 | 94.9 | 198 | 209 |
| 3,000–3,499 | 82 | 91.1 | 251 | 275 | 67 | 94.4 | 208 | 221 | 78 | 96.3 | 324 | 336 |
| 3,500–3,999 | | | | | 33 | 91.7 | 255 | 278 | | | | |
| 4,000–4,999 | 29 | 93.5 | 397 | 424 | 36 | 81.8 | 287 | 351 | | | | |
| 5,000–9,999 | ----- | ------- | ------ | -------- | 21 | 84.0 | 346 | 412 | | | | |
| 10,000–14,999 | ----- | ------- | ------ | -------- | ----- | ------ | ------ | -------- | | | | |
| | Southeast small cities—Negro families | | | | New England villages | | | | Plains and Mountain villages | | | |
| Wage-earner | 299 | 79.7 | 25 | 31 | 288 | 73.5 | 56 | 77 | 147 | 37.8 | 22 | 59 |
| 0–249 | 23 | 56.1 | 7 | 12 | ----- | ------ | ------ | -------- | ----- | ------ | ------ | ------ |
| 250–499 | 105 | 74.5 | 15 | 20 | 3 | [5] 42.9 | 24 | 57 | 4 | 12.9 | 4 | 33 |
| 500–749 | 71 | 85.5 | 27 | 31 | 19 | 52.8 | 19 | 36 | 22 | 28.2 | 12 | 42 |
| 750–999 | 68 | 94.4 | 42 | 44 | 40 | 63.5 | 42 | 66 | 30 | 29.4 | 12 | 41 |
| 1,000–1,249 | 32 | 84.2 | 43 | 51 | 70 | 82.4 | 54 | 65 | 23 | 40.4 | 20 | 50 |
| 1,250–1,499 | ----- | ------- | ------ | -------- | 50 | 72.5 | 55 | 76 | 29 | 52.7 | 45 | 85 |
| 1,500–1,749 | ----- | ------- | ------ | -------- | 39 | 78.0 | 69 | 88 | 21 | 53.8 | 30 | 56 |
| 1,750–1,999 | ----- | ------- | ------ | -------- | 37 | 88.1 | 93 | 105 | 6 | 50.0 | 39 | 77 |
| 2,000–2,499 | ----- | ------- | ------ | -------- | 30 | 75.0 | 72 | 96 | 12 | 80.0 | 81 | 101 |

See footnotes at end of table.

TABLE 39.—LIFE INSURANCE PREMIUMS [1] (BY OCCUPATION): *Number and percentage of families paying life insurance premiums and average amounts paid, by occupation and income, 9 small-city and village analysis units in 15 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Occupational group and family-income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families [3] | Families paying premiums[4] | | | All families [3] | Families paying premiums[4] | | | All families [3] | Families paying premiums[4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | Southeast small cities—Negro families—Continued | | | | New England villages—Continued | | | | Plains and Mountain villages—Continued | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Clerical, business, and professional | 89 | 89.0 | 49 | 55 | 293 | 83.5 | 102 | 122 | 504 | 70.6 | 89 | 126 |
| 0–249 | 4 | [5] 66.7 | 18 | 26 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| 250–499 | 18 | 100.0 | 18 | 18 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| 500–749 | 23 | 92.0 | 30 | 33 | 2 | [5] 33.3 | 23 | [6] 68 | 19 | 39.6 | 32 | 80 |
| 750–999 | 17 | 89.5 | 74 | 82 | 19 | 59.4 | 31 | 53 | 41 | 51.2 | 30 | 58 |
| 1,000–1,249 | 10 | 83.3 | 61 | 74 | 33 | 80.5 | 59 | 73 | 59 | 60.2 | 51 | 84 |
| 1,250–1,499 | 9 | 90.0 | 81 | 90 | 47 | 92.2 | 68 | 74 | 81 | 69.8 | 69 | 99 |
| 1,500–1,749 | 3 | [5] 60.0 | 39 | 65 | 40 | 83.3 | 74 | 89 | 76 | 82.6 | 87 | 105 |
| 1,750–1,999 | 5 | [5] 100.0 | 107 | 107 | 39 | 83.0 | 112 | 135 | 62 | 82.7 | 113 | 137 |
| 2,000–2,249 | ---- | ---- | ---- | ---- | 36 | 97.3 | 117 | 120 | 50 | 84.7 | 138 | 163 |
| 2,250–2,499 | ---- | ---- | ---- | ---- | 28 | 87.5 | 121 | 138 | 43 | 84.3 | 139 | 165 |
| 2,500–2,999 | ---- | ---- | ---- | ---- | 26 | 83.9 | 184 | 220 | 26 | 68.4 | 96 | 141 |
| 3,000–3,999 | ---- | ---- | ---- | ---- | 23 | 88.5 | 229 | 259 | 30 | 83.3 | 212 | 254 |
| 4,000–4,999 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 9 | 75.0 | 179 | 239 |
| 5,000–9,999 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 8 | [5] 88.9 | 130 | 146 |
| | Pacific villages | | | | Southeast villages—white families | | | | Southeast villages—Negro families | | | |
| Wage-earner | 354 | 52.4 | 39 | 74 | 484 | 61.4 | 28 | 45 | 373 | 46.6 | 11 | 23 |
| 0–249 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 39 | 28.3 | 2 | 9 |
| 250–499 | 3 | 10.7 | 6 | 52 | 30 | 47.6 | 8 | 17 | 167 | 47.6 | 8 | 17 |
| 500–749 | 14 | 21.5 | 7 | 32 | 79 | 47.3 | 14 | 30 | 113 | 51.8 | 13 | 24 |
| 750–999 | 38 | 36.2 | 17 | 46 | 85 | 58.6 | 18 | 30 | 38 | 56.7 | 25 | 44 |
| 1,000–1,249 | 51 | 46.4 | 24 | 52 | 92 | 63.4 | 26 | 40 | 16 | 59.3 | 37 | 62 |
| 1,250–1,499 | 65 | 65.0 | 42 | 64 | 82 | 72.6 | 45 | 62 | ---- | ---- | ---- | ---- |
| 1,500–1,749 | 65 | 60.2 | 45 | 75 | 70 | 79.5 | 49 | 61 | ---- | ---- | ---- | ---- |
| 1,750–1,999 | 53 | 75.7 | 78 | 103 | 28 | 68.3 | 48 | 71 | ---- | ---- | ---- | ---- |
| 2,000–2,499 | 46 | 71.9 | 64 | 89 | 18 | 69.2 | 56 | 81 | ---- | ---- | ---- | ---- |
| 2,500–2,999 | 19 | 73.1 | 107 | 147 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| Clerical, business, and professional | 524 | 65.9 | 82 | 124 | 972 | 74.1 | 103 | 139 | 98 | 57.3 | 19 | 32 |
| 0–249 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 4 | [5] 50.0 | 9 | 18 |
| 250–499 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 17 | 32.7 | 6 | 18 |
| 500–749 | 12 | 28.6 | 21 | 75 | 32 | 46.4 | 17 | 38 | 31 | 62.0 | 14 | 23 |
| 750–999 | 33 | 40.7 | 27 | 67 | 63 | 56.2 | 21 | 37 | 26 | 78.8 | 29 | 37 |
| 1,000–1,249 | 56 | 55.4 | 39 | 70 | 90 | 69.8 | 44 | 62 | 14 | 82.4 | 53 | 64 |
| 1,250–1,499 | 69 | 66.3 | 64 | 97 | 107 | 61.8 | 41 | 66 | 6 | 54.5 | 19 | 36 |
| 1,500–1,749 | 63 | 67.0 | 57 | 85 | 114 | 70.8 | 61 | 86 | ---- | ---- | ---- | ---- |
| 1,750–1,999 | 76 | 73.1 | 84 | 115 | 109 | 82.6 | 87 | 105 | ---- | ---- | ---- | ---- |
| 2,000–2,249 | 63 | 73.3 | 94 | 129 | 101 | 80.2 | 104 | 129 | ---- | ---- | ---- | ---- |
| 2,250–2,499 | 47 | 81.0 | 125 | 154 | 75 | 80.6 | 111 | 138 | ---- | ---- | ---- | ---- |
| 2,500–2,999 | 60 | 81.1 | 142 | 175 | 104 | 83.9 | 139 | 166 | ---- | ---- | ---- | ---- |
| 3,000–3,999 | 45 | 88.2 | 221 | 250 | 107 | 91.5 | 246 | 269 | ---- | ---- | ---- | ---- |
| 4,000–4,999 | ---- | ---- | ---- | ---- | 36 | 90.0 | 298 | 332 | ---- | ---- | ---- | ---- |
| 5,000–9,999 | ---- | ---- | ---- | ---- | 34 | 94.4 | 458 | 485 | ---- | ---- | ---- | ---- |

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[1] Premiums paid on life insurance, endowment policies, annuities, and burial insurance. Premiums on health and accident and property insurance are excluded.

[2] See table 24, footnote 2. See table 38 for similar data for the Middle Atlantic and North Central small-city and village analysis units.

[3] Based on the total number of families in each class, regardless of whether they paid any insurance premiums.

[4] Based on the corresponding number of families in each class making payments on insurance premiums (column 2, 6, or 10).

[5] Percentage based on fewer than 10 cases.

[6] Average based on fewer than 3 cases.

TABLE 40.—LIFE INSURANCE PREMIUMS [1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,*[2] *1935–36*

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— All families [3] | Average amounts paid, based on— Families paying premiums [4] | Families paying life insurance premiums | | Average amounts paid, based on— All families [3] | Average amounts paid, based on— Families paying premiums [4] | Families paying life insurance premiums | | Average amounts paid, based on— All families [3] | Average amounts paid, based on— Families paying premiums [4] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | Plains and Mountain small cities | | | | Pacific small cities | | | | Southeast small cities—white families | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 1 | 213 | 68.3 | 77 | 112 | 301 | 69.2 | 85 | 123 | 207 | 86.2 | 94 | 109 |
| 250–499 | 4 | [5] 66.7 | 27 | 40 | 1 | [5] 12.5 | 2 | [6] 17 | 5 | [5] 55.6 | 16 | 29 |
| 500–749 | 14 | 46.7 | 25 | 53 | 7 | 30.4 | 26 | 87 | 16 | 76.2 | 19 | 25 |
| 750–999 | 24 | 66.7 | 33 | 49 | 22 | 48.9 | 26 | 52 | 23 | 92.0 | 56 | 61 |
| 1,000–1,249 | 26 | 55.3 | 37 | 66 | 39 | 67.2 | 41 | 61 | 26 | 81.2 | 45 | 56 |
| 1,250–1,499 | 26 | 72.2 | 37 | 52 | 37 | 74.0 | 64 | 87 | 27 | 87.1 | 56 | 64 |
| 1,500–1,749 | 28 | 66.7 | 63 | 95 | 37 | 68.5 | 60 | 87 | 22 | 78.6 | 73 | 92 |
| 1,750–1,999 | 15 | 57.7 | 58 | 100 | 33 | 76.7 | 72 | 93 | 27 | 93.1 | 80 | 86 |
| 2,000–2,249 | 18 | 75.0 | 110 | 147 | 36 | 81.8 | 88 | 107 | 23 | 92.0 | 109 | 118 |
| 2,250–2,499 | 18 | 90.0 | 126 | 140 | 21 | 84.0 | 109 | 130 | 11 | 100.0 | 166 | 166 |
| 2,500–2,999 | 20 | 90.9 | 137 | 151 | 27 | 81.8 | 107 | 131 | 14 | 100.0 | 303 | 303 |
| 3,000–3,999 | 16 | 88.9 | 235 | 264 | 29 | 82.9 | 201 | 243 | 13 | 86.7 | 290 | 335 |
| 4,000–4,999 | 4 | [5] 80.0 | 437 | 546 | 6 | [5] 66.7 | 266 | 400 | | | | |
| 5,000–9,999 | ----- | ------- | ----- | ------- | 6 | [5] 75.0 | 488 | 651 | | | | |
| 10,000–14,999 | ----- | ------- | ----- | ------- | ----- | ------- | ----- | ------- | | | | |
| Types 2 and 3 | 413 | 76.6 | 86 | 113 | 420 | 75.5 | 89 | 118 | 400 | 90.7 | 98 | 108 |
| 250–499 | 2 | [5] 40.0 | 10 | [6] 24 | 1 | [5] 50.0 | [6] 8 | [6] 16 | 9 | 69.2 | 15 | 22 |
| 500–749 | 3 | 13.0 | 7 | 55 | 9 | 45.0 | 33 | 74 | 29 | 78.4 | 28 | 35 |
| 750–999 | 37 | 66.1 | 23 | 35 | 25 | 65.8 | 32 | 48 | 44 | 88.0 | 41 | 46 |
| 1,000–1,249 | 57 | 71.2 | 38 | 53 | 57 | 66.3 | 44 | 66 | 60 | 92.3 | 48 | 52 |
| 1,250–1,499 | 48 | 67.6 | 43 | 64 | 55 | 74.3 | 52 | 70 | 53 | 89.8 | 58 | 65 |
| 1,500–1,749 | 68 | 82.9 | 64 | 77 | 46 | 74.2 | 57 | 77 | 44 | 88.0 | 65 | 74 |
| 1,750–1,999 | 64 | 87.7 | 86 | 98 | 55 | 73.3 | 67 | 91 | 52 | 98.1 | 105 | 107 |
| 2,000–2,249 | 39 | 90.7 | 106 | 117 | 43 | 84.3 | 98 | 117 | 35 | 92.1 | 142 | 154 |
| 2,250–2,499 | 24 | 82.8 | 138 | 166 | 42 | 89.4 | 147 | 164 | 20 | 95.2 | 177 | 186 |
| 2,500–2,999 | 33 | 86.8 | 152 | 175 | 39 | 78.0 | 153 | 196 | 24 | 96.0 | 184 | 191 |
| 3,000–3,999 | 30 | 96.8 | 264 | 273 | 34 | 97.1 | 231 | 238 | 30 | 100.0 | 367 | 367 |
| 4,000–4,999 | 8 | [5] 100.0 | 607 | 607 | 10 | 90.9 | 223 | 245 | | | | |
| 5,000–9,999 | ----- | ------- | ----- | ------- | 4 | [5] 80.0 | 237 | 296 | | | | |
| 10,000–14,999 | ----- | ------- | ----- | ------- | ----- | ------- | ----- | ------- | | | | |
| Types 4 and 5 | 343 | 74.6 | 98 | 132 | 363 | 71.3 | 107 | 150 | 369 | 84.8 | 97 | 114 |
| 250–499 | 1 | [5] 20.0 | 2 | [6] 11 | 1 | [5] 50.0 | [6] 12 | [6] 24 | 7 | 63.6 | 14 | 22 |
| 500–749 | 10 | 50.0 | 34 | 68 | 4 | 20.0 | 4 | 19 | 21 | 84.0 | 37 | 44 |
| 750–999 | 14 | 46.7 | 23 | 49 | 16 | 50.0 | 28 | 55 | 35 | 81.4 | 46 | 57 |
| 1,000–1,249 | 32 | 72.7 | 46 | 63 | 31 | 66.0 | 44 | 66 | 46 | 82.1 | 45 | 55 |
| 1,250–1,499 | 40 | 70.2 | 52 | 74 | 33 | 57.9 | 47 | 80 | 35 | 76.1 | 64 | 84 |
| 1,500–1,749 | 44 | 77.2 | 67 | 86 | 39 | 69.6 | 62 | 89 | 43 | 79.6 | 86 | 108 |
| 1,750–1,999 | 42 | 75.0 | 63 | 84 | 44 | 78.6 | 92 | 117 | 49 | 87.5 | 81 | 92 |
| 2,000–2,249 | 37 | 75.5 | 90 | 120 | 38 | 77.6 | 101 | 131 | 41 | 95.3 | 112 | 118 |
| 2,250–2,499 | 26 | 78.8 | 111 | 140 | 24 | 64.9 | 72 | 111 | 30 | 85.7 | 118 | 137 |
| 2,500–2,999 | 44 | 88.0 | 160 | 182 | 49 | 83.0 | 164 | 197 | 27 | 90.0 | 150 | 167 |
| 3,000–3,999 | 36 | 87.8 | 248 | 282 | 53 | 91.7 | 195 | 213 | 35 | 97.2 | 302 | 311 |
| 4,000–4,999 | 17 | 94.4 | 292 | 309 | 20 | 83.3 | 324 | 389 | | | | |
| 5,000–9,999 | ----- | ------- | ----- | ------- | 11 | 91.7 | 296 | 323 | | | | |
| 10,000–14,999 | ----- | ------- | ----- | ------- | ----- | ------- | ----- | ------- | | | | |

See footnotes at end of table.

TABLE 40.—LIFE INSURANCE PREMIUMS [1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families [3] | Families paying premiums [4] | | | All families [3] | Families paying premiums [4] | | | All families [3] | Families paying premiums [4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | Southeast small cities—Negro families | | | | New England villages | | | | Plains and Mountain villages | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 1 | 121 | 83.4 | 30 | 35 | 142 | 70.3 | 62 | 88 | 181 | 54.0 | 53 | 98 |
| 0–249 | 10 | 71.4 | 10 | 14 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| 250–499 | 42 | 77.8 | 15 | 19 | 3 | [5] 50.0 | 28 | 57 | 1 | 7.7 | 1 | [6] 11 |
| 500–749 | 25 | 89.3 | 28 | 31 | 6 | 37.5 | 17 | 45 | 21 | 37.5 | 18 | 47 |
| 750–999 | 25 | 92.6 | 38 | 41 | 23 | 67.6 | 35 | 52 | 23 | 45.1 | 33 | 74 |
| 1,000–1,249 | 13 | 92.9 | 71 | 76 | 24 | 80.0 | 54 | 68 | 21 | 45.7 | 33 | 72 |
| 1,250–1,499 | 4 | [5] 80.0 | 88 | 110 | 26 | 72.2 | 55 | 77 | 29 | 56.9 | 54 | 94 |
| 1,500–1,749 | 1 | [5] 50.0 | [6] 26 | [6] 52 | 20 | 69.0 | 53 | 77 | 25 | 67.6 | 57 | 85 |
| 1,750–1,999 | 1 | [5] 100.0 | [6] 50 | [6] 50 | 12 | 75.0 | 91 | 121 | 23 | 74.2 | 101 | 136 |
| 2,000–2,499 | ---- | ---- | ---- | ---- | 19 | 82.6 | 93 | 113 | 30 | 85.7 | 118 | 138 |
| 2,500–2,999 | ---- | ---- | ---- | ---- | 5 | [5] 83.3 | 153 | 183 | 1 | [5] 25.0 | 32 | [6] 130 |
| 3,000–3,999 | ---- | ---- | ---- | ---- | 4 | [5] 66.7 | 207 | 310 | 4 | [5] 80.0 | 186 | 232 |
| 4,000–4,999 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 1 | [5] 33.3 | 33 | [6] 100 |
| 5,000–9,999 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 2 | [5] 66.7 | 62 | [6] 93 |
| Types 2 and 3 | 124 | 79.5 | 26 | 33 | 231 | 83.4 | 84 | 100 | 271 | 60.1 | 69 | 114 |
| 0–249 | 13 | 65.0 | 9 | 14 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| 250–499 | 39 | 68.4 | 14 | 20 | 0 | [5] .0 | [6] 0 | ---- | 2 | 15.4 | 7 | [6] 44 |
| 500–749 | 34 | 87.2 | 26 | 30 | 10 | 58.8 | 24 | 40 | 14 | 29.2 | 22 | 76 |
| 750–999 | 24 | 96.0 | 44 | 46 | 22 | 59.5 | 39 | 65 | 31 | 37.3 | 14 | 36 |
| 1,000–1,249 | 7 | [5] 87.5 | 41 | 46 | 43 | 86.0 | 56 | 65 | 36 | 53.7 | 33 | 62 |
| 1,250–1,499 | 3 | [5] 100.0 | 73 | 73 | 43 | 87.8 | 68 | 77 | 49 | 70.0 | 73 | 105 |
| 1,500–1,749 | 2 | [5] 100.0 | [6] 72 | [6] 72 | 32 | 91.4 | 86 | 94 | 44 | 77.2 | 76 | 99 |
| 1,750–1,999 | 2 | [5] 100.0 | [6] 162 | [6] 162 | 33 | 91.7 | 109 | 119 | 27 | 84.4 | 108 | 128 |
| 2,000–2,499 | ---- | ---- | ---- | ---- | 27 | 93.1 | 112 | 120 | 43 | 89.6 | 166 | 185 |
| 2,500–2,999 | ---- | ---- | ---- | ---- | 8 | 80.0 | 190 | 237 | 9 | 64.3 | 104 | 161 |
| 3,000–3,999 | ---- | ---- | ---- | ---- | 13 | 100.0 | 244 | 244 | 10 | 83.3 | 305 | 366 |
| 4,000–4,999 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 3 | [5] 75.0 | 54 | 73 |
| 5,000–9,999 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 3 | [5] 100.0 | 61 | 61 |
| Types 4 and 5 | 143 | 82.2 | 33 | 40 | 208 | 78.8 | 83 | 106 | 199 | 62.8 | 74 | 118 |
| 0–249 | 4 | 30.8 | 5 | 15 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- |
| 250–499 | 42 | 87.5 | 18 | 20 | 0 | ---- | ---- | ---- | 1 | [5] 20.0 | 7 | [6] 35 |
| 500–749 | 35 | 85.4 | 28 | 33 | 5 | [5] 55.6 | 16 | 29 | 6 | 27.3 | 18 | 65 |
| 750–999 | 36 | 92.3 | 58 | 63 | 14 | 58.3 | 42 | 72 | 17 | 35.4 | 17 | 47 |
| 1,000–1,249 | 22 | 78.6 | 38 | 48 | 36 | 78.3 | 55 | 71 | 25 | 59.5 | 57 | 95 |
| 1,250–1,499 | 2 | [5] 100.0 | [6] 76 | [6] 76 | 28 | 80.0 | 55 | 69 | 32 | 64.0 | 52 | 82 |
| 1,500–1,749 | 0 | [5] .0 | [6] 0 | ---- | 27 | 79.4 | 72 | 91 | 28 | 75.7 | 73 | 96 |
| 1,750–1,999 | 2 | [5] 100.0 | [6] 79 | [6] 79 | 31 | 83.8 | 103 | 123 | 18 | 75.0 | 99 | 132 |
| 2,000–2,499 | ---- | ---- | ---- | ---- | 48 | 84.2 | 100 | 119 | 32 | 76.2 | 104 | 136 |
| 2,500–2,999 | ---- | ---- | ---- | ---- | 13 | 86.7 | 193 | 223 | 16 | 80.0 | 104 | 130 |
| 3,000–3,999 | ---- | ---- | ---- | ---- | 6 | [5] 85.7 | 221 | 258 | 16 | 84.2 | 160 | 190 |
| 4,000–4,999 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 5 | [5] 100.0 | 366 | 366 |
| 5,000–9,999 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 3 | [5] 100.0 | 267 | 267 |

See footnotes at end of table.

TABLE 40.—LIFE INSURANCE PREMIUMS[1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | Pacific villages | | | | Southeast villages—white families | | | | Southeast villages—Negro families | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 1 | 222 | 52.1 | 51 | 98 | 317 | 68.3 | 71 | 104 | 171 | 51.5 | 12 | 23 |
| 0–249 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 22 | 35.5 | 3 | 9 |
| 250–499 | 2 | 10.5 | 7 | [6] 66 | 8 | 44.4 | 8 | 18 | 59 | 48.0 | 9 | 19 |
| 500–749 | 13 | 27.7 | 14 | 51 | 27 | 50.0 | 15 | 30 | 56 | 57.1 | 13 | 22 |
| 750–999 | 35 | 42.7 | 26 | 60 | 35 | 55.6 | 17 | 31 | 22 | 75.9 | 29 | 38 |
| 1,000–1,249 | 31 | 47.0 | 34 | 73 | 38 | 69.1 | 35 | 50 | 10 | 71.4 | 31 | 43 |
| 1,250–1,499 | 41 | 73.2 | 80 | 109 | 46 | 66.7 | 49 | 73 | 2 | [5] 33.3 | 9 | [6] 26 |
| 1,500–1,749 | 25 | 55.6 | 37 | 66 | 46 | 68.7 | 51 | 75 | ---- | ---- | ---- | ---- |
| 1,750–1,999 | 19 | 52.8 | 56 | 107 | 33 | 86.8 | 78 | 90 | ---- | ---- | ---- | ---- |
| 2,000–2,499 | 29 | 72.5 | 94 | 129 | 43 | 86.0 | 101 | 118 | ---- | ---- | ---- | ---- |
| 2,500–2,999 | 19 | 73.1 | 119 | 163 | 13 | 68.4 | 164 | 239 | ---- | ---- | ---- | ---- |
| 3,000–3,999 | 8 | [5] 88.9 | 181 | 203 | 15 | 88.2 | 240 | 272 | ---- | ---- | ---- | ---- |
| 4,000–4,999 | ---- | ---- | ---- | ---- | 7 | [5] 100.0 | 296 | 296 | ---- | ---- | ---- | ---- |
| 5,000–9,999 | ---- | ---- | ---- | ---- | 6 | [5] 85.7 | 717 | 836 | ---- | ---- | ---- | ---- |
| Types 2 and 3 | 381 | 65.6 | 67 | 102 | 523 | 71.4 | 78 | 109 | 115 | 44.7 | 12 | 27 |
| 0–249 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 11 | 24.4 | 2 | 9 |
| 250–499 | 0 | [5] .0 | 0 | ---- | 14 | 48.3 | 7 | 14 | 55 | 50.5 | 8 | 16 |
| 500–749 | 5 | 16.7 | 5 | 32 | 39 | 43.3 | 12 | 28 | 32 | 43.8 | 13 | 29 |
| 750–999 | 17 | 32.1 | 13 | 41 | 57 | 64.8 | 24 | 37 | 11 | 50.0 | 23 | 46 |
| 1,000–1,249 | 54 | 60.7 | 34 | 56 | 76 | 67.3 | 33 | 48 | 5 | [5] 71.4 | 101 | 141 |
| 1,250–1,499 | 58 | 66.7 | 48 | 72 | 62 | 67.4 | 43 | 64 | 1 | [5] 100.0 | [6] 12 | [6] 12 |
| 1,500–1,749 | 61 | 70.9 | 56 | 78 | 72 | 80.9 | 70 | 87 | ---- | ---- | ---- | ---- |
| 1,750–1,999 | 69 | 81.2 | 86 | 107 | 46 | 82.1 | 96 | 117 | ---- | ---- | ---- | ---- |
| 2,000–2,499 | 67 | 77.9 | 101 | 130 | 64 | 84.2 | 123 | 146 | ---- | ---- | ---- | ---- |
| 2,500–2,999 | 28 | 75.7 | 142 | 188 | 37 | 92.5 | 156 | 168 | ---- | ---- | ---- | ---- |
| 3,000–3,999 | 22 | 88.0 | 196 | 222 | 35 | 94.6 | 286 | 303 | ---- | ---- | ---- | ---- |
| 4,000–4,999 | ---- | ---- | ---- | ---- | 12 | 85.7 | 298 | 348 | ---- | ---- | ---- | ---- |
| 5,000–9,999 | ---- | ---- | ---- | ---- | 9 | [5] 100.0 | 454 | 454 | ---- | ---- | ---- | ---- |
| Types 4 and 5 | 275 | 59.3 | 65 | 110 | 481 | 69.4 | 81 | 116 | 133 | 49.6 | 12 | 24 |
| 0–249 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 6 | 25.0 | 2 | 9 |
| 250–499 | 1 | [5] 16.7 | 4 | [6] 24 | 7 | 70.0 | 16 | 23 | 50 | 43.5 | 7 | 16 |
| 500–749 | 8 | 26.7 | 17 | 65 | 38 | 60.3 | 24 | 40 | 41 | 59.4 | 11 | 19 |
| 750–999 | 19 | 37.3 | 23 | 61 | 31 | 44.3 | 15 | 35 | 20 | 57.1 | 22 | 38 |
| 1,000–1,249 | 22 | 39.3 | 23 | 57 | 51 | 64.6 | 37 | 58 | 13 | 61.9 | 29 | 47 |
| 1,250–1,499 | 35 | 57.4 | 36 | 63 | 60 | 63.8 | 38 | 60 | 3 | [5] 75.0 | 37 | 49 |
| 1,500–1,749 | 42 | 59.2 | 53 | 90 | 48 | 67.6 | 45 | 67 | ---- | ---- | ---- | ---- |
| 1,750–1,999 | 41 | 77.4 | 91 | 118 | 46 | 74.2 | 68 | 91 | ---- | ---- | ---- | ---- |
| 2,000–2,499 | 60 | 73.2 | 85 | 116 | 73 | 73.0 | 85 | 116 | ---- | ---- | ---- | ---- |
| 2,500–2,999 | 32 | 86.5 | 132 | 153 | 47 | 83.9 | 120 | 143 | ---- | ---- | ---- | ---- |
| 3,000–3,999 | 15 | 88.2 | 278 | 316 | 49 | 90.7 | 230 | 254 | ---- | ---- | ---- | ---- |
| 4,000–4,999 | ---- | ---- | ---- | ---- | 14 | 87.5 | 312 | 356 | ---- | ---- | ---- | ---- |
| 5,000–9,999 | ---- | ---- | ---- | ---- | 17 | 94.4 | 373 | 395 | ---- | ---- | ---- | ---- |
| Types 6 and 7 | ---- | ---- | ---- | ---- | 135 | 64.3 | 52 | 82 | 52 | 45.2 | 14 | 30 |
| 0–249 | ---- | ---- | ---- | ---- | ---- | ---- | ---- | ---- | 4 | 26.7 | 4 | 14 |
| 250–499 | ---- | ---- | ---- | ---- | 1 | [5] 16.7 | 2 | [6] 15 | 20 | 35.7 | 6 | 18 |
| 500–749 | ---- | ---- | ---- | ---- | 7 | 24.1 | 5 | 21 | 15 | 53.6 | 17 | 32 |
| 750–999 | ---- | ---- | ---- | ---- | 25 | 69.4 | 17 | 25 | 11 | 78.6 | 37 | 47 |
| 1,000–1,249 | ---- | ---- | ---- | ---- | 17 | 63.0 | 29 | 45 | 2 | [5] 100.0 | [6] 74 | [6] 74 |
| 1,250–1,499 | ---- | ---- | ---- | ---- | 21 | 67.7 | 38 | 56 | 0 | ---- | ---- | ---- |
| 1,500–1,749 | ---- | ---- | ---- | ---- | 18 | 81.8 | 58 | 71 | ---- | ---- | ---- | ---- |
| 1,750–1,999 | ---- | ---- | ---- | ---- | 12 | 70.6 | 50 | 71 | ---- | ---- | ---- | ---- |
| 2,000–2,499 | ---- | ---- | ---- | ---- | 14 | 73.7 | 106 | 143 | ---- | ---- | ---- | ---- |
| 2,500–2,999 | ---- | ---- | ---- | ---- | 7 | [5] 77.8 | 128 | 165 | ---- | ---- | ---- | ---- |
| 3,000–3,999 | ---- | ---- | ---- | ---- | 8 | [5] 88.9 | 182 | 204 | ---- | ---- | ---- | ---- |
| 4,000–4,999 | ---- | ---- | ---- | ---- | 3 | [5] 100.0 | 233 | 233 | ---- | ---- | ---- | ---- |
| 5,000–9,999 | ---- | ---- | ---- | ---- | 2 | [5] 100.0 | [6] 326 | [6] 326 | ---- | ---- | ---- | ---- |

See footnotes at end of table.

TABLE 40.—LIFE INSURANCE PREMIUMS [1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families [3] | Families paying premiums [4] | | | All families [3] | Families paying premiums [4] | | | All families [3] | Families paying premiums [4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | Vermont farms | | | | New Jersey farms | | | | Michigan-Wisconsin farms | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 1 | 64 | 37.4 | 27 | 72 | 85 | 69.1 | 75 | 108 | 77 | 35.2 | 28 | 79 |
| 0–249 | 0 | [5] .0 | 0 | -------- | 2 | [5] 100.0 | [6] 46 | [6] 46 | 2 | [5] 40.0 | 34 | [6] 84 |
| 250–499 | 3 | 18.8 | 9 | 46 | 8 | 57.1 | 38 | 67 | 4 | 17.4 | 11 | 62 |
| 500–749 | 5 | 17.9 | 6 | 33 | 12 | 75.0 | 43 | 57 | 6 | 17.1 | 6 | 34 |
| 750–999 | 20 | 43.5 | 25 | 58 | 14 | 70.0 | 43 | 62 | 11 | 22.9 | 12 | 54 |
| 1,000–1,249 | 8 | 33.3 | 25 | 75 | 16 | 72.7 | 105 | 145 | 17 | 53.1 | 28 | 53 |
| 1,250–1,499 | 11 | 52.4 | 49 | 94 | 6 | 54.5 | 50 | 92 | 11 | 47.8 | 69 | 143 |
| 1,500–1,749 | 4 | [5] 50.0 | 70 | 140 | 8 | 80.0 | 58 | 72 | 7 | 35.0 | 34 | 98 |
| 1,750–1,999 | 5 | 50.0 | 42 | 83 | 7 | [5] 77.8 | 133 | 170 | 5 | 50.0 | 42 | 84 |
| 2,000–2,499 | 6 | [5] 66.7 | 51 | 77 | 6 | 54.5 | 64 | 117 | 11 | 78.6 | 79 | 101 |
| 2,500–2,999 | 2 | [5] 100.0 | [6] 39 | [6] 39 | 5 | [5] 100.0 | 238 | 238 | 2 | [5] 33.3 | 25 | [6] 74 |
| 3,000–3,999 | ---- | ------ | ----- | -------- | 1 | [5] 33.3 | 167 | [6] 500 | 1 | [5] 33.3 | 13 | [6] 40 |
| Types 2 and 3 | 69 | 51.5 | 44 | 85 | 93 | 84.5 | 101 | 120 | 136 | 50.6 | 31 | 62 |
| 0–249 | 1 | [5] 100.0 | [6] 78 | [6] 78 | 2 | [5] 66.7 | 130 | [6] 195 | 0 | [5] .0 | [6] 0 | -------- |
| 250–499 | 2 | [5] 50.0 | 23 | [6] 46 | 5 | [5] 83.3 | 61 | 73 | 4 | 40.0 | 7 | 18 |
| 500–749 | 7 | 29.2 | 16 | 54 | 7 | 63.6 | 66 | 103 | 9 | 30.0 | 12 | 39 |
| 750–999 | 9 | 37.5 | 35 | 93 | 8 | 80.0 | 87 | 109 | 14 | 31.8 | 13 | 42 |
| 1,000–1,249 | 15 | 57.7 | 52 | 90 | 11 | 84.6 | 103 | 121 | 30 | 52.6 | 36 | 69 |
| 1,250–1,499 | 12 | 63.2 | 51 | 81 | 9 | 75.0 | 59 | 78 | 23 | 56.1 | 37 | 65 |
| 1,500–1,749 | 12 | 80.0 | 63 | 78 | 11 | 91.7 | 92 | 101 | 21 | 60.0 | 35 | 59 |
| 1,750–1,999 | 7 | 53.8 | 43 | 80 | 14 | 100.0 | 89 | 89 | 8 | 53.3 | 28 | 52 |
| 2,000–2,499 | 3 | [5] 50.0 | 100 | 201 | 10 | 83.3 | 137 | 164 | 16 | 76.2 | 49 | 64 |
| 2,500–2,999 | 1 | [5] 50.0 | [6] 25 | [6] 50 | 6 | [5] 100.0 | 138 | 138 | 5 | [5] 71.4 | 74 | 104 |
| 3,000–3,999 | ---- | ------ | ----- | -------- | 10 | 90.9 | 175 | 193 | 6 | [5] 75.0 | 74 | 98 |
| Types 4 and 5 | 123 | 53.0 | 49 | 92 | 144 | 71.6 | 92 | 128 | 174 | 46.2 | 35 | 77 |
| 0–249 | 0 | [5] .0 | [6] 0 | -------- | 3 | [5] 50.0 | 102 | 204 | 3 | [5] 60.0 | 118 | 196 |
| 250–499 | 1 | [5] 12.5 | 1 | [6] 5 | 7 | 53.8 | 26 | 48 | 3 | 17.6 | 15 | 83 |
| 500–749 | 13 | 43.3 | 28 | 64 | 5 | 50.0 | 43 | 87 | 10 | 30.3 | 15 | 49 |
| 750–999 | 13 | 31.7 | 20 | 64 | 8 | 53.3 | 37 | 70 | 22 | 42.3 | 17 | 39 |
| 1,000–1,249 | 23 | 52.3 | 42 | 81 | 23 | 71.9 | 101 | 141 | 28 | 43.1 | 36 | 83 |
| 1,250–1,499 | 20 | 58.8 | 50 | 86 | 19 | 86.4 | 66 | 77 | 27 | 41.5 | 22 | 53 |
| 1,500–1,749 | 16 | 61.5 | 54 | 88 | 16 | 72.7 | 104 | 142 | 19 | 50.0 | 29 | 59 |
| 1,750–1,999 | 18 | 85.7 | 79 | 92 | 11 | 73.3 | 93 | 126 | 24 | 60.0 | 62 | 104 |
| 2,000–2,499 | 15 | 78.9 | 130 | 164 | 22 | 75.9 | 98 | 129 | 24 | 58.5 | 56 | 96 |
| 2,500–2,999 | 4 | [5] 57.1 | 69 | 120 | 13 | 86.7 | 131 | 152 | 5 | 50.0 | 61 | 122 |
| 3,000–3,999 | ---- | ------ | ----- | -------- | 17 | 77.3 | 153 | 198 | 9 | 81.8 | 77 | 94 |
| Types 6 and 7 | ---- | ------ | ----- | -------- | 51 | 81.0 | 124 | 153 | 94 | 46.5 | 32 | 68 |
| 0–249 | ---- | ------ | ----- | -------- | 0 | ------ | ----- | -------- | 1 | [5] 50.0 | [6] 18 | [6] 37 |
| 250–499 | ---- | ------ | ----- | -------- | 2 | [5] 66.7 | 89 | [6] 134 | 2 | [5] 66.7 | 27 | [6] 40 |
| 500–749 | ---- | ------ | ----- | -------- | 3 | [5] 75.0 | 50 | 67 | 7 | 41.2 | 33 | 81 |
| 750–999 | ---- | ------ | ----- | -------- | 2 | [5] 50.0 | 130 | [6] 259 | 13 | 40.6 | 25 | 62 |
| 1,000–1,249 | ---- | ------ | ----- | -------- | 5 | [5] 83.3 | 91 | 109 | 17 | 40.5 | 18 | 44 |
| 1,250–1,499 | ---- | ------ | ----- | -------- | 7 | [5] 87.5 | 166 | 190 | 16 | 40.0 | 24 | 59 |
| 1,500–1,749 | ---- | ------ | ----- | -------- | 7 | [5] 100.0 | 111 | 111 | 13 | 59.1 | 44 | 75 |
| 1,750–1,999 | ---- | ------ | ----- | -------- | 7 | 58.3 | 100 | 171 | 7 | 46.7 | 47 | 100 |
| 2,000–2,499 | ---- | ------ | ----- | -------- | 9 | 90.0 | 135 | 150 | 12 | 63.2 | 51 | 81 |
| 2,500–2,999 | ---- | ------ | ----- | -------- | 7 | [5] 100.0 | 139 | 139 | 1 | [5] 50.0 | [6] 25 | [6] 50 |
| 3,000–3,999 | ---- | ------ | ----- | -------- | 2 | [5] 100.0 | [6] 329 | [6] 329 | 5 | [5] 62.5 | 62 | 99 |

See footnotes at end of table.

TABLE 40.—LIFE INSURANCE PREMIUMS [1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,*[2] *1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families [3] | Families paying premiums [4] | | | All families [3] | Families paying premiums [4] | | | All families [3] | Families paying premiums [4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | North Dakota-Kansas farms | | | | South Dakota-Montana-Colorado farms | | | | | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | | | | |
| Type 1 | 83 | 35.2 | 27 | 77 | 42 | 32.3 | 26 | 82 | ----- | ----- | ----- | ----- |
| Net losses | 12 | 41.4 | 32 | 77 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| Net incomes | 71 | 34.3 | 26 | 77 | 42 | 32.3 | 26 | 82 | ----- | ----- | ----- | ----- |
| 0–249 | 5 | 21.7 | 19 | 89 | 3 | 30.0 | 26 | 87 | ----- | ----- | ----- | ----- |
| 250–499 | 13 | 28.3 | 14 | 49 | 6 | 25.0 | 16 | 66 | ----- | ----- | ----- | ----- |
| 500–749 | 14 | 29.8 | 15 | 50 | 5 | 17.9 | 10 | 56 | ----- | ----- | ----- | ----- |
| 750–999 | 15 | 42.9 | 31 | 73 | 7 | 29.2 | 22 | 75 | ----- | ----- | ----- | ----- |
| 1,000–1,249 | 11 | 61.1 | 43 | 70 | 8 | 57.1 | 32 | 56 | ----- | ----- | ----- | ----- |
| 1,250–1,499 | 5 | 45.5 | 53 | 117 | 2 | [5] 25.0 | 21 | [6] 84 | ----- | ----- | ----- | ----- |
| 1,500–1,749 | 5 | [5] 55.6 | 67 | 120 | 1 | [5] 20.0 | 7 | [6] 36 | ----- | ----- | ----- | ----- |
| 1,750–1,999 | 0 | [5] .0 | 0 | ----- | 2 | [5] 66.7 | 61 | [6] 91 | ----- | ----- | ----- | ----- |
| 2,000–2,499 | 1 | [5] 33.3 | 105 | [6] 316 | 4 | [5] 66.7 | 124 | 186 | ----- | ----- | ----- | ----- |
| 2,500–2,999 | 1 | [5] 33.3 | 38 | [6] 115 | 2 | [5] 40.0 | 34 | [6] 86 | ----- | ----- | ----- | ----- |
| 3,000–3,999 | 1 | [5] 25.0 | 52 | [6] 210 | 2 | [5] 66.7 | 77 | [6] 115 | ----- | ----- | ----- | ----- |
| Types 2 and 3 | 160 | 43.1 | 30 | 69 | 45 | 32.8 | 17 | 52 | ----- | ----- | ----- | ----- |
| Net losses | 16 | 53.3 | 34 | 63 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| Net incomes | 144 | 42.2 | 29 | 70 | 45 | 32.8 | 17 | 52 | ----- | ----- | ----- | ----- |
| 0–249 | 10 | 37.0 | 24 | 65 | 5 | 41.7 | 21 | 51 | ----- | ----- | ----- | ----- |
| 250–499 | 19 | 28.8 | 12 | 43 | 4 | 25.0 | 18 | 74 | ----- | ----- | ----- | ----- |
| 500–749 | 22 | 34.4 | 20 | 59 | 5 | 17.9 | 8 | 44 | ----- | ----- | ----- | ----- |
| 750–999 | 30 | 44.8 | 30 | 66 | 10 | 34.5 | 14 | 40 | ----- | ----- | ----- | ----- |
| 1,000–1,249 | 16 | 42.1 | 21 | 51 | 6 | 40.0 | 23 | 59 | ----- | ----- | ----- | ----- |
| 1,250–1,499 | 13 | 41.9 | 41 | 98 | 6 | 37.5 | 15 | 40 | ----- | ----- | ----- | ----- |
| 1,500–1,749 | 14 | 77.8 | 49 | 63 | 2 | [5] 22.2 | 13 | [6] 56 | ----- | ----- | ----- | ----- |
| 1,750–1,999 | 6 | 60.0 | 50 | 83 | 1 | [5] 33.3 | 9 | [6] 27 | ----- | ----- | ----- | ----- |
| 2,000–2,499 | 7 | 70.0 | 87 | 124 | 5 | [5] 71.4 | 47 | 65 | ----- | ----- | ----- | ----- |
| 2,500–2,999 | 4 | [5] 100.0 | 163 | 163 | 1 | [5] 50.0 | [6] 44 | [6] 88 | ----- | ----- | ----- | ----- |
| 3,000–3,999 | 3 | [5] 50.0 | 52 | 103 | 0 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| Types 4 and 5 | 173 | 36.0 | 31 | 86 | 63 | 35.0 | 32 | 91 | | ----- | ----- | ----- |
| Net losses | 18 | 40.0 | 39 | 97 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| Net incomes | 155 | 35.6 | 30 | 85 | 63 | 35.0 | 32 | 91 | ----- | ----- | ----- | ----- |
| 0–249 | 10 | 25.6 | 14 | 53 | 1 | [5] 11.1 | 1 | [6] 12 | ----- | ----- | ----- | ----- |
| 250–499 | 10 | 18.9 | 16 | 84 | 4 | 20.0 | 10 | 48 | ----- | ----- | ----- | ----- |
| 500–749 | 18 | 24.3 | 16 | 67 | 10 | 52.6 | 37 | 70 | ----- | ----- | ----- | ----- |
| 750–999 | 33 | 44.0 | 34 | 78 | 6 | 19.4 | 24 | 123 | ----- | ----- | ----- | ----- |
| 1,000–1,249 | 23 | 46.0 | 35 | 77 | 7 | 25.9 | 13 | 51 | ----- | ----- | ----- | ----- |
| 1,250–1,499 | 23 | 48.9 | 40 | 83 | 5 | 23.8 | 30 | 128 | ----- | ----- | ----- | ----- |
| 1,500–1,749 | 13 | 37.1 | 35 | 95 | 5 | [5] 55.6 | 63 | 113 | ----- | ----- | ----- | ----- |
| 1,750–1,999 | 8 | 38.1 | 37 | 98 | 10 | 52.6 | 45 | 85 | ----- | ----- | ----- | ----- |
| 2,000–2,499 | 8 | 40.0 | 41 | 102 | 8 | 61.5 | 53 | 85 | ----- | ----- | ----- | ----- |
| 2,500–2,999 | 8 | 50.0 | 90 | 179 | 3 | [5] 50.0 | 50 | 100 | ----- | ----- | ----- | ----- |
| 3,000–3,999 | 1 | [5] 16.7 | 4 | [6] 25 | 4 | [5] 66.7 | 112 | 167 | ----- | ----- | ----- | ----- |

See footnotes at end of table.

TABLE 40.—LIFE INSURANCE PREMIUMS[1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | Washington-Oregon farms | | | | Oregon—part-time farms | | | | California farms | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 1 | 83 | 31.2 | 29 | 92 | 53 | 58.2 | 48 | 83 | 110 | 44.5 | 58 | 129 |
| 0–249 | 1 | 9.1 | 1 | [6] 13 | ----- | ------- | ------ | -------- | 3 | 30.0 | 9 | 29 |
| 250–499 | 3 | 12.5 | 5 | 37 | 0 | [5] .0 | [6] 0 | -------- | 6 | 28.6 | 64 | 225 |
| 500–749 | 6 | 10.0 | 7 | 67 | 1 | [5] 14.3 | 4 | [6] 30 | 11 | 40.7 | 32 | 80 |
| 750–999 | 10 | 30.3 | 23 | 76 | 9 | 52.9 | 31 | 58 | 9 | 33.3 | 20 | 59 |
| 1,000–1,249 | 14 | 37.8 | 25 | 65 | 8 | 72.7 | 37 | 51 | 13 | 52.0 | 53 | 102 |
| 1,250–1,499 | 7 | 35.0 | 34 | 97 | 5 | 35.7 | 9 | 26 | 15 | 46.9 | 45 | 96 |
| 1,500–1,749 | 6 | 31.6 | 26 | 83 | 7 | 50.0 | 37 | 75 | 9 | 39.1 | 30 | 77 |
| 1,750–1,999 | 7 | 46.7 | 34 | 74 | 5 | [5] 62.5 | 60 | 96 | 7 | 38.9 | 25 | 65 |
| 2,000–2,499 | 16 | 59.3 | 50 | 84 | 10 | 100.0 | 90 | 90 | 15 | 68.2 | 97 | 142 |
| 2,500–2,999 | 5 | [5] 55.6 | 79 | 143 | 6 | [5] 100.0 | 206 | 206 | 9 | 52.9 | 90 | 170 |
| 3,000–3,999 | 6 | [5] 66.7 | 150 | 226 | 2 | [5] 100.0 | [6] 90 | [6] 90 | 6 | 42.9 | 64 | 149 |
| 4,000–4,999 | 2 | [5] 100.0 | [6] 164 | [6] 164 | ----- | ------- | ------ | -------- | 3 | [5] 75.0 | 358 | 478 |
| 5,000–9,999 | ----- | ------- | ------ | -------- | ----- | ------- | ------ | -------- | 4 | [5] 57.1 | 211 | 370 |
| Types 2 and 3 | 131 | 44.7 | 33 | 74 | 92 | 69.7 | 65 | 93 | 182 | 61.5 | 77 | 125 |
| 0–249 | 1 | [5] 16.7 | 8 | [6] 50 | ----- | ------- | ------ | -------- | 3 | [5] 60.0 | 32 | 54 |
| 250–499 | 8 | 40.0 | 27 | 67 | 0 | ------- | ------ | -------- | 7 | 53.8 | 40 | 74 |
| 500–749 | 10 | 27.0 | 13 | 50 | 2 | [5] 28.6 | 8 | [6] 30 | 9 | 39.1 | 52 | 133 |
| 750–999 | 21 | 50.0 | 26 | 51 | 10 | 66.7 | 29 | 43 | 9 | 31.0 | 30 | 98 |
| 1,000–1,249 | 18 | 47.4 | 20 | 42 | 11 | 55.0 | 40 | 72 | 14 | 58.3 | 63 | 107 |
| 1,250–1,499 | 17 | 41.5 | 35 | 86 | 14 | 63.6 | 45 | 71 | 16 | 59.3 | 66 | 111 |
| 1,500–1,749 | 17 | 44.7 | 29 | 65 | 17 | 77.3 | 56 | 73 | 19 | 61.3 | 64 | 104 |
| 1,750–1,999 | 12 | 50.0 | 35 | 70 | 12 | 66.7 | 70 | 105 | 22 | 75.9 | 72 | 95 |
| 2,000–2,499 | 12 | 54.5 | 60 | 111 | 15 | 88.2 | 93 | 105 | 37 | 66.1 | 84 | 128 |
| 2,500–2,999 | 4 | 36.4 | 70 | 193 | 7 | [5] 100.0 | 125 | 125 | 23 | 79.3 | 91 | 115 |
| 3,000–3,999 | 9 | 81.8 | 106 | 130 | 4 | [5] 100.0 | 336 | 336 | 14 | 77.8 | 183 | 236 |
| 4,000–4,999 | 2 | [5] 66.7 | 53 | [6] 80 | ----- | ------- | ------ | -------- | 6 | [5] 75.0 | 102 | 137 |
| 5,000–9,999 | ----- | ------- | ------ | -------- | ----- | ------- | ------ | -------- | 3 | [5] 75.0 | 302 | 402 |
| Types 4 and 5 | 152 | 39.1 | 31 | 79 | 106 | 66.2 | 61 | 92 | 178 | 51.6 | 70 | 136 |
| 0–249 | 0 | ------- | ------ | -------- | ----- | ------- | ------ | -------- | 2 | [5] 40.0 | 25 | [6] 62 |
| 250–499 | 3 | 15.8 | 8 | 48 | 0 | ------- | ------ | -------- | 4 | 23.5 | 18 | 77 |
| 500–749 | 9 | 20.0 | 8 | 40 | 2 | [5] 66.7 | 63 | [6] 94 | 5 | 20.8 | 13 | 61 |
| 750–999 | 8 | 19.0 | 6 | 30 | 3 | 25.0 | 11 | 46 | 16 | 51.6 | 57 | 110 |
| 1,000–1,249 | 17 | 37.8 | 30 | 79 | 6 | 31.6 | 9 | 28 | 11 | 50.0 | 38 | 76 |
| 1,250–1,499 | 21 | 40.4 | 22 | 55 | 17 | 63.0 | 33 | 53 | 15 | 44.1 | 54 | 123 |
| 1,500–1,749 | 20 | 46.5 | 39 | 84 | 18 | 69.2 | 46 | 66 | 19 | 51.4 | 58 | 113 |
| 1,750–1,999 | 16 | 48.5 | 53 | 110 | 12 | 66.7 | 52 | 79 | 16 | 55.2 | 62 | 112 |
| 2,000–2,499 | 22 | 41.5 | 29 | 70 | 23 | 82.1 | 88 | 108 | 34 | 57.6 | 75 | 130 |
| 2,500–2,999 | 13 | 59.1 | 58 | 98 | 15 | 93.8 | 105 | 112 | 16 | 48.5 | 66 | 135 |
| 3,000–3,999 | 18 | 69.2 | 80 | 116 | 10 | 90.9 | 192 | 212 | 24 | 70.6 | 108 | 153 |
| 4,000–4,999 | 5 | [5] 55.6 | 48 | 86 | ----- | ------- | ------ | -------- | 9 | 75.0 | 190 | 253 |
| 5,000–9,999 | ----- | ------- | ------ | -------- | ----- | ------- | ------ | -------- | 7 | [5] 87.5 | 315 | 360 |

See footnotes at end of table.

Table 40.—LIFE INSURANCE PREMIUMS[1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | N. C. self-sufficing counties—white operators | | | | N. C.-S. C. farms—white operators | | | | Ga.-Miss. farms—white operators | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 1 | 11 | 11.1 | 2 | 16 | 121 | 48.4 | 34 | 71 | 123 | 46.9 | 36 | 76 |
| 0–249 | 1 | [5] 25.0 | (7) | (6 7) | 2 | [5] 25.0 | 6 | [6] 23 | 0 | [5].0 | 0 | ------- |
| 250–499 | 1 | 4.0 | (7) | [6] 7 | 8 | 26.7 | 6 | 22 | 9 | 16.1 | 3 | 16 |
| 500–749 | 3 | 9.4 | (7) | 3 | 17 | 37.8 | 11 | 30 | 30 | 40.0 | 8 | 21 |
| 750–999 | 1 | 7.7 | (7) | [6] 2 | 20 | 51.3 | 23 | 44 | 24 | 55.8 | 20 | 37 |
| 1,000–1,249 | 2 | 14.3 | 3 | [6] 18 | 24 | 53.3 | 37 | 70 | 11 | 55.0 | 26 | 47 |
| 1,250–1,499 | 2 | [5] 28.6 | 9 | [6] 30 | 11 | 45.8 | 23 | 51 | 11 | 78.6 | 56 | 72 |
| 1,500–1,749 | 1 | [5] 25.0 | 16 | [6] 62 | 8 | 57.1 | 37 | 64 | 11 | 84.6 | 41 | 49 |
| 1,750–1,999 | 0 | ------ | ------ | ------- | 5 | [5] 71.4 | 48 | 67 | 3 | [5] 100.0 | 19 | 19 |
| 2,000–2,499 | ----- | ------ | ------ | ------- | 11 | 57.9 | 45 | 78 | 3 | [5] 60.0 | 15 | 26 |
| 2,500–2,999 | ----- | ------ | ------ | ------- | 6 | [5] 85.7 | 114 | 133 | 3 | [5] 60.0 | 50 | 83 |
| 3,000–3,999 | ----- | ------ | ------ | ------- | 4 | [5] 66.7 | 93 | 140 | 8 | 66.7 | 131 | 196 |
| 4,000–4,999 | ----- | ------ | ------ | ------- | 1 | [5] 50.0 | [6] 350 | [6] 700 | 4 | [5] 100.0 | 65 | 65 |
| 5,000–9,999 | ----- | ------ | ------ | ------- | 4 | [5] 100.0 | 242 | 242 | 2 | [5] 50.0 | 253 | [6] 506 |
| 10,000–19,999 | ----- | ------ | ------ | ------- | ----- | ------ | ------ | ------- | 4 | [5] 100.0 | 653 | 653 |
| Types 2 and 3 | 23 | 16.2 | 2 | 15 | 184 | 49.3 | 33 | 66 | 153 | 50.3 | 43 | 86 |
| 0–249 | 1 | [5] 20.0 | (7) | [6] 1 | 1 | [5] 25.0 | 4 | [6] 16 | 1 | [5] 33.3 | 119 | [6] 358 |
| 250–499 | 1 | 4.3 | (7) | [6] 1 | 12 | 34.3 | 8 | 23 | 4 | 8.3 | 1 | 14 |
| 500–749 | 8 | 20.5 | 1 | 3 | 13 | 19.1 | 4 | 20 | 35 | 43.2 | 9 | 21 |
| 750–999 | 4 | 13.3 | 4 | 28 | 31 | 44.3 | 13 | 30 | 29 | 49.2 | 18 | 36 |
| 1,000–1,249 | 2 | 7.7 | 1 | [6] 18 | 30 | 63.8 | 24 | 38 | 15 | 57.7 | 19 | 33 |
| 1,250–1,499 | 3 | 23.1 | 3 | 13 | 26 | 56.5 | 24 | 43 | 18 | 69.2 | 41 | 60 |
| 1,500–1,749 | 1 | [5] 50.0 | [6] 26 | [6] 52 | 17 | 58.6 | 40 | 69 | 10 | 76.9 | 34 | 44 |
| 1,750–1,999 | 3 | [5] 75.0 | 20 | 27 | 15 | 65.2 | 60 | 92 | 6 | [5] 75.0 | 46 | 62 |
| 2,000–2,499 | ----- | ------ | ------ | ------- | 15 | 71.4 | 61 | 86 | 9 | [5] 100.0 | 52 | 52 |
| 2,500–2,999 | ----- | ------ | ------ | ------- | 10 | 76.9 | 118 | 154 | 6 | 60.0 | 89 | 149 |
| 3,000–3,999 | ----- | ------ | ------ | ------- | 8 | 80.0 | 176 | 220 | 5 | [5] 100.0 | 125 | 125 |
| 4,000–4,999 | ----- | ------ | ------ | ------- | 4 | [5] 100.0 | 134 | 134 | 6 | [5] 100.0 | 228 | 228 |
| 5,000–9,999 | ----- | ------ | ------ | ------- | 2 | [5] 66.7 | 258 | [6] 388 | 5 | [5] 100.0 | 312 | 312 |
| 10,000–19,999 | ----- | ------ | ------ | ------- | ----- | ------ | ------ | ------- | 4 | [5] 80.0 | 740 | 925 |
| Types 4 and 5 | 46 | 18.9 | 3 | 15 | 378 | 51.6 | 41 | 80 | 254 | 48.2 | 48 | 100 |
| 0–249 | 0 | ------ | ------ | ------- | 2 | [5] 28.6 | 7 | [6] 26 | 1 | [5] 100.0 | [6] 11 | [6] 11 |
| 250–499 | 5 | 20.8 | 2 | 8 | 8 | 25.8 | 9 | 34 | 7 | 15.6 | 3 | 19 |
| 500–749 | 5 | 9.8 | 1 | 12 | 19 | 27.9 | 8 | 28 | 28 | 28.3 | 5 | 16 |
| 750–999 | 16 | 21.6 | 2 | 8 | 31 | 34.1 | 9 | 27 | 35 | 35.4 | 8 | 22 |
| 1,000–1,249 | 7 | 17.1 | 3 | 19 | 46 | 47.9 | 18 | 38 | 29 | 40.8 | 13 | 31 |
| 1,250–1,499 | 5 | 20.8 | 3 | 15 | 52 | 53.6 | 22 | 41 | 31 | 66.0 | 23 | 36 |
| 1,500–1,749 | 7 | 31.8 | 10 | 32 | 39 | 52.0 | 26 | 51 | 13 | 50.0 | 23 | 46 |
| 1,750–1,999 | 1 | [5] 12.5 | 3 | [6] 21 | 23 | 47.9 | 48 | 100 | 22 | 73.3 | 49 | 66 |
| 2,000–2,499 | ----- | ------ | ------ | ------- | 66 | 72.5 | 58 | 79 | 21 | 87.5 | 47 | 54 |
| 2,500–2,999 | ----- | ------ | ------ | ------- | 32 | 61.5 | 70 | 114 | 20 | 71.4 | 88 | 123 |
| 3,000–3,999 | ----- | ------ | ------ | ------- | 33 | 76.7 | 122 | 158 | 15 | 78.9 | 113 | 144 |
| 4,000–4,999 | ----- | ------ | ------ | ------- | 20 | 90.9 | 180 | 198 | 10 | 71.4 | 159 | 222 |
| 5,000–9,999 | ----- | ------ | ------ | ------- | 7 | 63.6 | 209 | 329 | 18 | 94.7 | 300 | 316 |
| 10,000–19,999 | ----- | ------ | ------ | ------- | ----- | ------ | ------ | ------- | 4 | [5] 80.0 | 1,275 | 1,593 |

See footnotes at end of table.

TABLE 40.—LIFE INSURANCE PREMIUMS[1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | N. C. self-sufficing counties—white operators—Con. | | | | N. C.-S. C. farms—white operators—Continued | | | | Ga. Miss. farms—white operators—Continued | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Types 6 and 7 | 17 | 13.9 | 3 | 20 | 315 | 53.5 | 36 | 67 | 29 | 17.7 | 7 | 38 |
| 0–249 | 0 | [5].0 | [6]0 | ----- | 0 | [5].0 | 0 | ----- | 0 | ----- | ----- | ----- |
| 250–499 | 0 | [5].0 | 0 | ----- | 5 | 18.5 | 3 | 17 | 0 | .0 | 0 | ----- |
| 500–749 | 1 | 6.2 | 2 | [6]26 | 17 | 30.4 | 4 | 13 | 3 | 6.7 | 2 | 25 |
| 750–999 | 6 | 15.4 | 2 | 10 | 32 | 38.1 | 10 | 27 | 6 | 15.4 | 5 | 30 |
| 1,000–1,249 | 2 | 7.7 | 2 | [6]27 | 42 | 50.6 | 18 | 36 | 6 | 24.0 | 14 | 60 |
| 1,250–1,499 | 7 | 36.8 | 8 | 21 | 34 | 48.6 | 28 | 57 | 5 | 33.3 | 8 | 24 |
| 1,500–1,749 | 1 | 9.1 | 5 | [6]52 | 30 | 50.8 | 23 | 46 | 4 | 40.0 | 13 | 32 |
| 1,750–1,999 | 0 | [5].0 | 0 | ----- | 27 | 62.8 | 32 | 51 | 2 | [5]50.0 | 28 | [6]55 |
| 2,000–2,499 | ----- | ----- | ----- | ----- | 52 | 71.2 | 45 | 63 | 1 | [5]33.3 | 8 | [6]23 |
| 2,500–2,999 | ----- | ----- | ----- | ----- | 26 | 78.8 | 82 | 104 | 1 | [5]50.0 | [6]28 | [6]55 |
| 3,000–3,999 | ----- | ----- | ----- | ----- | 29 | 80.6 | 82 | 101 | 1 | [5]50.0 | [6]30 | [6]60 |
| 4,000–4,999 | ----- | ----- | ----- | ----- | 14 | 100.0 | 207 | 207 | 0 | ----- | ----- | ----- |
| 5,000–9,999 | ----- | ----- | ----- | ----- | 7 | [5]87.5 | 242 | 277 | 0 | ----- | ----- | ----- |
| 10,000–19,999 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 0 | ----- | ----- | ----- |
| | N. C.-S. C. farms—white sharecroppers | | | | Ga.-Miss. farms—white sharecroppers | | | | N. C.-S. C. farms—Negro operators | | | |
| Type 1 | 46 | 47.9 | 10 | 22 | 26 | 33.8 | 3 | 9 | 23 | 46.9 | 11 | 23 |
| 0–249 | 0 | [5].0 | 0 | ----- | 2 | [5]50.0 | 3 | [6]6 | 3 | [5]42.9 | 7 | 16 |
| 250–499 | 3 | 21.4 | 4 | 21 | 14 | 34.1 | 3 | 10 | 4 | 30.8 | 4 | 13 |
| 500–749 | 18 | 48.6 | 7 | 14 | 5 | 21.7 | 2 | 7 | 4 | 33.3 | 10 | 31 |
| 750–999 | 13 | 50.0 | 15 | 31 | 5 | [5]55.6 | 5 | 9 | 6 | 60.0 | 12 | 21 |
| 1,000–1,249 | 7 | 70.0 | 15 | 22 | ----- | ----- | ----- | ----- | 3 | [5]100.0 | 26 | 26 |
| 1,250–1,499 | 2 | [5]100.0 | [6]19 | [6]19 | ----- | ----- | ----- | ----- | 2 | [5]100.0 | [6]13 | [6]13 |
| 1,500–1,999 | 3 | [5]75.0 | 22 | 29 | ----- | ----- | ----- | ----- | 1 | [5]50.0 | [6]38 | [6]75 |
| Types 2 and 3 | 95 | 49.5 | 10 | 19 | 61 | 35.7 | 4 | 11 | 31 | 48.4 | 10 | 20 |
| 0–249 | 0 | [5].0 | [6]0 | ----- | 1 | [5]12.5 | (7) | [6]1 | 3 | [5]50.0 | 7 | 13 |
| 250–499 | 7 | 22.6 | 6 | 25 | 24 | 30.0 | 3 | 9 | 11 | 44.0 | 6 | 14 |
| 500–749 | 22 | 46.8 | 5 | 11 | 32 | 47.8 | 6 | 12 | 5 | 33.3 | 6 | 19 |
| 750–999 | 28 | 56.0 | 7 | 13 | 4 | 25.0 | 5 | 22 | 2 | [5]40.0 | 8 | [6]19 |
| 1,000–1,249 | 17 | 54.8 | 17 | 32 | ----- | ----- | ----- | ----- | 6 | [5]66.7 | 15 | 23 |
| 1,250–1,499 | 13 | 59.1 | 14 | 24 | ----- | ----- | ----- | ----- | 2 | [5]100.0 | [6]12 | [6]12 |
| 1,500–1,999 | 8 | [5]88.9 | 21 | 24 | ----- | ----- | ----- | ----- | 2 | [5]100.0 | [6]68 | [6]68 |
| Types 4 and 5 | 80 | 54.8 | 13 | 23 | 62 | 38.0 | 6 | 15 | 86 | 52.1 | 13 | 25 |
| 0–249 | 1 | [5]50.0 | [6]7 | [6]14 | 1 | [5]50.0 | [6]6 | [6]12 | 1 | [5]25.0 | 2 | [6]10 |
| 250–499 | 3 | 21.4 | 3 | 16 | 15 | 31.9 | 3 | 11 | 14 | 42.4 | 6 | 14 |
| 500–749 | 17 | 56.7 | 9 | 16 | 29 | 37.2 | 6 | 17 | 26 | 53.1 | 13 | 24 |
| 750–999 | 16 | 50.0 | 10 | 20 | 17 | 47.2 | 6 | 14 | 17 | 47.2 | 13 | 28 |
| 1,000–1,249 | 18 | 66.7 | 18 | 28 | ----- | ----- | ----- | ----- | 17 | 65.4 | 23 | 35 |
| 1,250–1,499 | 9 | 52.9 | 12 | 22 | ----- | ----- | ----- | ----- | 5 | 50.0 | 10 | 19 |
| 1,500–1,999 | 16 | 66.7 | 20 | 30 | ----- | ----- | ----- | ----- | 6 | [5]85.7 | 24 | 28 |
| Types 6 and 7 | 92 | 46.9 | 9 | 20 | 4 | 5.7 | (7) | 7 | 68 | 43.9 | 11 | 26 |
| 0–249 | 0 | ----- | ----- | ----- | 0 | [5].0 | [6]0 | ----- | 4 | 36.4 | 4 | 10 |
| 250–499 | 5 | 20.0 | 2 | 11 | 1 | 5.3 | (7) | [6]3 | 14 | 34.1 | 7 | 22 |
| 500–749 | 16 | 41.0 | 7 | 17 | 0 | .0 | 0 | ----- | 14 | 43.8 | 10 | 22 |
| 750–999 | 17 | 41.5 | 7 | 18 | 3 | 18.8 | 2 | 9 | 18 | 54.5 | 18 | 33 |
| 1,000–1,249 | 21 | 56.8 | 9 | 16 | ----- | ----- | ----- | ----- | 7 | 43.8 | 12 | 27 |
| 1,250–1,499 | 16 | 57.1 | 10 | 17 | ----- | ----- | ----- | ----- | 5 | 50.0 | 14 | 28 |
| 1,500–1,999 | 17 | 65.4 | 24 | 36 | ----- | ----- | ----- | ----- | 6 | 50.0 | 15 | 30 |

See footnotes at end of table.

TABLE 40.—LIFE INSURANCE PREMIUMS[1] (BY FAMILY TYPE): *Number and percentage of families paying life insurance premiums and average amounts paid, by family type and income, 26 analysis units in 18 States,[2] 1935–36*—Continued

[Nonrelief families that include a husband and wife, both native-born]

| Family type and income class (dollars) | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | | Families paying life insurance premiums | | Average amounts paid, based on— | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] | | | All families[3] | Families paying premiums[4] |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | Ga.-Miss. farms—Negro operators | | | | N. C.-S. C. farms—Negro sharecroppers | | | | Ga.-Miss. farms—Negro sharecroppers | | | |
| | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* | *No.* | *Pct.* | *Dol.* | *Dol.* |
| Type 1 | 60 | 51.3 | 9 | 17 | 30 | 45.5 | 6 | 14 | 45 | 36.6 | 2 | 5 |
| 0–249 | 4 | 25.0 | 1 | 6 | 3 | 25.0 | 2 | 8 | 8 | 20.0 | 1 | 4 |
| 250–499 | 23 | 46.9 | 3 | 6 | 8 | 32.0 | 4 | 12 | 30 | 42.9 | 2 | 5 |
| 500–749 | 16 | 59.3 | 18 | 31 | 11 | 61.1 | 10 | 16 | 7 | 58.3 | 2 | 4 |
| 750–999 | 10 | 55.6 | 10 | 18 | 7 | [5]77.8 | 11 | 14 | 0 | [5].0 | [6]0 | -------- |
| 1,000–1,249 | 4 | [5]100.0 | 38 | 38 | 1 | [5]50.0 | [6]4 | [6]7 | ----- | ------- | ------ | -------- |
| 1,250–1,499 | 3 | [5]100.0 | 6 | 6 | 0 | ------- | ------ | -------- | ----- | ------- | ------ | -------- |
| Types 2 and 3 | 74 | 59.7 | 5 | 9 | 64 | 43.5 | 6 | 13 | 89 | 48.1 | 4 | 8 |
| 0–249 | 2 | 18.2 | 1 | [6]4 | 4 | [5]44.4 | 4 | 9 | 12 | 29.3 | 2 | 6 |
| 250–499 | 26 | 60.5 | 5 | 8 | 24 | 33.8 | 4 | 11 | 48 | 48.5 | 3 | 6 |
| 500–749 | 19 | 61.3 | 6 | 9 | 20 | 44.4 | 4 | 8 | 23 | 62.2 | 7 | 12 |
| 750–999 | 12 | 60.0 | 7 | 12 | 14 | 73.7 | 14 | 19 | 6 | [5]75.0 | 10 | 14 |
| 1,000–1,249 | 12 | 80.0 | 8 | 10 | 2 | [5]100.0 | [6]54 | [6]54 | ----- | ------- | ------ | -------- |
| 1,250–1,499 | 3 | [5]75.0 | 6 | 9 | 0 | [5].0 | [6]0 | -------- | ----- | ------- | ------ | -------- |
| Types 4 and 5 | 117 | 56.5 | 6 | 11 | 111 | 50.9 | 8 | 15 | 106 | 48.2 | 4 | 9 |
| 0–249 | 1 | [5]25.0 | 2 | [6]9 | 3 | 30.0 | 3 | 11 | 14 | 51.9 | 3 | 6 |
| 250–499 | 42 | 65.6 | 7 | 11 | 23 | 47.9 | 5 | 11 | 48 | 48.5 | 4 | 9 |
| 500–749 | 26 | 41.3 | 4 | 9 | 36 | 49.3 | 7 | 15 | 28 | 41.8 | 4 | 10 |
| 750–999 | 30 | 68.2 | 7 | 10 | 29 | 56.9 | 7 | 12 | 16 | 59.3 | 5 | 9 |
| 1,000–1,249 | 16 | 66.7 | 11 | 16 | 16 | 51.6 | 10 | 19 | ----- | ------- | ------ | -------- |
| 1,250–1,499 | 2 | [5]25.0 | 2 | [6]10 | 4 | [5]80.0 | 38 | 48 | ----- | ------- | ------ | -------- |
| Types 6 and 7 | 20 | 31.7 | 4 | 13 | 81 | 38.8 | 7 | 18 | 25 | 26.0 | 5 | 20 |
| 0–249 | 0 | ------- | ------ | -------- | 0 | .0 | 0 | -------- | 3 | 16.7 | 1 | 6 |
| 250–499 | 8 | 36.4 | 5 | 12 | 18 | 34.6 | 5 | 13 | 8 | 20.5 | 5 | 24 |
| 500–749 | 8 | 30.8 | 3 | 10 | 22 | 30.6 | 4 | 14 | 10 | 35.7 | 7 | 21 |
| 750–999 | 3 | [5]33.3 | 6 | 18 | 18 | 48.6 | 7 | 15 | 4 | 36.4 | 8 | 22 |
| 1,000–1,249 | 1 | [5]25.0 | 6 | [6]25 | 14 | 66.7 | 16 | 24 | ----- | ------- | ------ | -------- |
| 1,250–1,499 | 0 | [5].0 | [6]0 | -------- | 9 | 56.2 | 17 | 31 | ----- | ------- | ------ | -------- |

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[1] Premiums paid on life insurance, endowment policies, annuities, and burial insurance. Premiums on health and accident and property insurance are excluded.

[2] See table 24, footnote 2. See table 38 for similar data for the Middle Atlantic and North Central small-city and village and Pennsylvania-Ohio and Illinois-Iowa farm analysis units.

[3] Based on the total number of families in each class, regardless of whether they paid any insurance premiums.

[4] Based on the corresponding number of families in each class making payments on insurance premiums (column 2, 6, or 10).

[5] Percentage based on fewer than 10 cases.

[6] Average based on fewer than 3 cases.

[7] $0.50 or less.

# Appendix C. Methodology and Appraisal

## The Sample of Families for the Consumption Study

### Communities and Population Groups Included in the Sample

The consumer purchases study was planned to provide information about family income—its amount and source—and variations in family consumption with region, size of community, income, occupation, family type, and race. The general plan of the study and the procedures used have been described at length in the Methodology and Appraisal in the two reports summarizing family expenditures—for small-city and village families, Miscellaneous Publication 396; for farm families, Miscellaneous Publication 465. A brief summary of the procedures, as they affect the data presented in this volume, is given below; however, research workers using these data should consult the more detailed discussion.

The data on changes in assets and liabilities form a necessary supplement to the data on family income and consumption. In order to interpret the consumption of any group in relation to income, information on the amount and sources of funds, other than current income, that are used for family living, and on the amount and disposition of the portion of income not devoted to current consumption is almost indispensable.

The survey was conducted in five broad geographic regions, New England, Middle Atlantic and North Central, Plains and Mountain, Pacific, and Southeast. Communities were selected to typify five distinct degrees of urbanization in each region as follows: Large cities, middle-sized cities, small cities, villages, and farm counties. New York City and Chicago, Ill., representing a sixth degree of urbanization, the metropolis, were also studied. The location of the communities chosen is shown in figure 5.

The Bureau of Home Economics was in charge of the work in the 140 villages and 66 farm counties and in 19 of the 29 small cities. The Bureau of Labor Statistics assumed responsibility for the work in the 10 other small cities and in all larger cities including 14 of middle size, 6 large, and 2 metropolitan. Some grouping of the cities (other than the large cities and the metropolises), the villages, and the farm counties was necessary in order to provide enough cases for analysis. For a list of the small cities, villages, and farm counties surveyed by the Bureau of Home Economics and their groupings for analysis, see table 41.

### Eligibility Requirements

The study was confined to those groups numerically most important in the country's population. Eligibility requirements were established to eliminate the groups less frequently found and thus provide a sample homogenous with respect to certain characteristics. To be included in the income investigation, a family had to meet the following requirements: It included a husband and wife who were native-white (or native-Negro in certain communities), who had been married at least 1 year, were keeping house when interviewed, and had not had the equivalent of 10 roomers for a full year. In addition, in the farm sections the family was that of a farm operator (or, in the Southeast, of a sharecropper) and had operated the farm for at least 1 year. Moreover, it was required that a farm meet the census definition and that the family should have received some money income from the sale of farm products, unless special circumstances existed to explain the absence of such money income. Farm laborers and paid managers of farms were not included in the study.

To be eligible for the consumption study, a family had to meet the following additional requirements:

The family had not received relief at any time during the year.

The family was of specified composition, i. e., of types 1, 2, 3, 4, 5, 6, or 7 in some communities; in others, of one of the first 5 types (see Family-type Classification, p. 216). Families of types 8 and 9 (with five or more persons 16 or older and none younger, or with nine or more members) were excluded although they were included in the income samples.

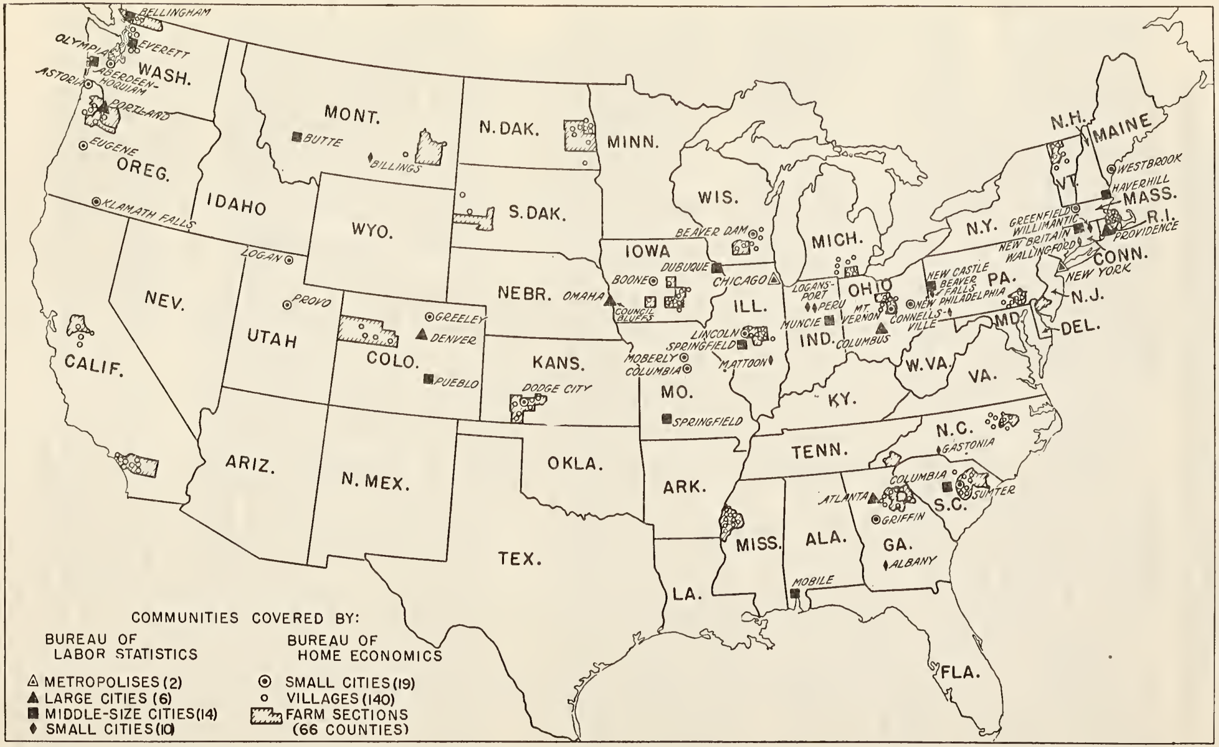
BELLINGHAM
EVERETT
OLYMPIA
WASH.
ABERDEEN-HOQUIAM
ASTORIA
PORTLAND
EUGENE
OREG.
KLAMATH FALLS
IDAHO
MONT.
BUTTE
BILLINGS
N. DAK.
S. DAK.
MINN.
WYO.
LOGAN
PROVO
NEV.
UTAH
CALIF.
COLO.
GREELEY
DENVER
PUEBLO
NEBR.
OMAHA
COUNCIL BLUFFS
IOWA
BOONE
DUBUQUE
BEAVER DAM
WIS.
KANS.
DODGE CITY
MOBERLY
COLUMBIA
MO.
SPRINGFIELD
CHICAGO
ILL.
LINCOLN
SPRINGFIELD
MATTOON
MICH.
LOGANS-PORT
PERU
MUNCIE
IND.
OHIO
MT. VERNON
COLUMBUS
NEW PHILADELPHIA
CONNELLS-VILLE
NEW CASTLE
BEAVER FALLS
PA.
N.Y.
GREENFIELD
WILLIMANTIC
NEW BRITAIN
WALLINGFORD
NEW YORK
CONN.
R.I.
PROVIDENCE
MASS.
HAVERHILL
WESTBROOK
MAINE
N.H.
VT.
N.J.
DEL.
MD.
W.VA.
VA.
KY.
TENN.
N.C.
GASTONIA
COLUMBIA
SUMTER
S.C.
ATLANTA
GRIFFIN
GA.
ALBANY
ALA.
MOBILE
MISS.
ARK.
LA.
OKLA.
TEX.
ARIZ.
N. MEX.
FLA.
COMMUNITIES COVERED BY:
BUREAU OF LABOR STATISTICS
△ METROPOLISES (2)
▲ LARGE CITIES (6)
■ MIDDLE-SIZE CITIES (14)
♦ SMALL CITIES (10)
BUREAU OF HOME ECONOMICS
◎ SMALL CITIES (19)
○ VILLAGES (140)
▨ FARM SECTIONS (66 COUNTIES)

FIGURE 5.—Communities surveyed by each agency in the study of consumer purchases. Transfers of data for some urban communities were made for the analysis of consumption (see p. 218 and table 41).

The city or village family was in the wage-earner, clerical, or business and professional group. Families of farm operators in cities or villages and those without earnings were excluded (see Occupational Classification, p. 217).

The family did not have more than the equivalent of one roomer and/or boarder in the household for 52 weeks of the report year or of one guest for 26 weeks.

The family had been keeping house for at least 9 months of the report year.

The city or village family had lived in the community studied for at least 9 months of the report year and had not moved between the end of the report year and the date of interview.

The farm family, as has been said, had lived on the farm for at least a year. It had not been operating a part-time farm except in Oregon, where a special study of part-time farm operators was made.

## Sampling Procedures

In order to select a representative group that satisfied the requirements for the consumption study from the total population of families, a scheme of collection, involving four samples, was used. The first or record-card sample was a random sample of all dwelling units in the cities and villages studied; in the farm counties, of dwellings of farm operators (and, in the Southeast, of sharecroppers). Every family drawn in the sample was asked to give the information needed to fill a record card which indicated whether the requirements for the income study (outlined above) were satisfied.

The second or income sample included families shown by the record card to be eligible for the study of income. These families were requested to give the information on family composition, occupation, and income shown on the income schedule. The third or eligible sample consisted of the families from the second sample that met the requirements (outlined above) for the consumption study.

The fourth or consumption sample, derived from the third sample, was planned to provide enough cases for analysis by income, family type, and occupation. According to the plan, this sample included every eligible family, willing or able to furnish data concerning its expenditures, from the groups drawn in the early stages of collection. In later stages, however, there was some limitation of the number of schedules requested from the more usual groups and special procedures were inaugurated to increase the number from groups less frequently found. Because of this collection control, the percentage of eligible families included in the consumption sample was greater for some cells than for others. (See Glossary, Cell.) In other words, the consumption sample differed from the eligible group in that some of the income, family-type, and occupational cells included a smaller proportion of the total number than they did in the eligible group, while in other cells the proportion was larger.

## Applicability of Data From the Consumption Sample

### Representative Character of the Consumption Sample

In appraising the consumption sample to determine whether it represents the population group eligible for this study (i. e., the native-born, unbroken, nonrelief families, described above) two questions must be answered: (1) Were the families in each of the cells representative of all eligible families within the same income, family-type, and occupational class? (2) Was the distribution of families by income, family type, and occupation in the consumption sample similar to the distribution of the eligible group? The answer to the first question affects the applicability of the data concerning families within a given class or cell to other eligible families of the same income, family-type, and occupational classification, within the same group of communities. The answer to the second question affects the applicability of the data relating to a group of families from a combination of cells at a given income level (as from families of all types) to a similar group of eligible families, and the use of the all-incomes line. A third question involving use of the data—the extent to which the consumption sample resembles or differs from the population as a whole—will also be considered, although the answer is less directly dependent upon the representative character of the sample than are answers to the two former questions.

There is reason to believe that the first question may be answered in the affirmative. As a result of the collection procedures, the families included in the consumption sample may be judged adequately representative of the families in the

TABLE 41.—*Small cities, villages, and farm counties included in analysis units in this report* [1]

| Region | Small cities [2] | Villages [2] | Farm analysis units | Farm counties studied |
|---|---|---|---|---|
| New England | (3) | Vermont—Bristol, Essex Junction, Northfield, Richford, Swanton, Waterbury; Massachusetts—Avon, Bryantville and South Hanson, East Bridgewater, Hebronville, Kingston, North Easton, North Dighton, North Raynham. | Vermont | Chittenden, Franklin. |
| Middle Atlantic and North Central. | Mount Vernon and New Philadelphia, Ohio; Lincoln, Ill.; Beaver Dam, Wis.; Boone, Iowa; Columbia and Moberly, Mo. | Pennsylvania—Denver, Marietta, New Freedom, New Holland, Quarryville, Spring Grove, Wrightsville; Ohio—Bellville, Cardington, Fredericktown, Mount Gilead, Perrysville, Plymouth; Michigan—Blissfield, Chelsea, Concord, Grass Lake, Hudson, Jonesville, Parma, Tecumseh; Wisconsin—Horicon, Lake Mills City, Mayville, Mount Horeb, Sun Prairie, Waterloo; Illinois—Atlanta, Bement, Cerro Gordo, Farmer City, Maroa, Monticello, Mount Pulaski, Tuscola; Iowa—Brooklyn, Bussey, Dallas, Earlham, Eddyville, Melcher, Montezuma, New Sharon, Pleasantville, State Center, Victor. | New Jersey<br>Pennsylvania-Ohio<br>Michigan-Wisconsin<br>Illinois-Iowa | Camden, Gloucester, Salem.<br>Pennsylvania—Lancaster; Ohio—Crawford, Knox, Richland.<br>Michigan—Lenawee; Wisconsin—Dane.<br>Illinois—DeWitt, Logan, Macon, Piatt; Iowa—Madison, Mahaska, Marion, Marshall, Poweshiek. |
| Plains and Mountain | Dodge City, Kans.; Greeley, Colo.; Logan and Provo, Utah; Billings, Mont.[4] | North Dakota—Casselton, Cooperstown, Finley, Hatton, Hillsboro, Hope, Lidgerwood, Mayville, Portland; Kansas—Bucklin, Cimarron, Fowler, Kinsley, Meade, Spearville; South Dakota—Belle Fourche, Sturgis; Montana—Forsyth; Colorado—Glenwood Springs, Meeker, Redcliff, Rifle. | North Dakota-Kansas<br>South Dakota-Montana-Colorado. | North Dakota—Barnes, Cass, Griggs, Steele; Kansas—Edwards, Ford, Gray, Meade.<br>South Dakota—Pennington; Montana—Custer; Colorado—Eagle, Garfield, Rio Blanco. |
| Pacific | Olympia, Wash.; Astoria, Eugene, and Klamath Falls, Oreg. | Washington—Arlington, Blaine, Burlington, Lynden, Marysville, Monroe, Snohomish; Oregon—McMinnville, Newberg, Sheridan, Silverton, Woodburn; California—Beaumont, Brea, Ceres, Elsinore, Hemet, La Habra, Manteca, Newman, Oakdale, Placentia, San Jacinto, Tustin. | Washington-Oregon<br>Oregon—part-time<br>California | Washington—Whatcom; Oregon—Marion, Polk.<br>Marion, Polk, Clackamas, Multnomah, Washington.<br>Orange, Riverside, San Joaquin. |

| | | | | |
|---|---|---|---|---|
| Southeast | Gastonia, N. C.;[4] Sumter, S. C.; Albany, Ga.;[4] Griffin, Ga. | North Carolina—Elm City, Franklinton, Louisburg, Nashville, Spring Hope, Wake Forest, Whitakers, Zebulon: South Carolina—Bishopville, Camden, Lake City, Lamar, Manning, Summerton, Timmonsville; Georgia—Comer, Commerce, Greensboro, Jefferson, Madison, Social Circle, Washington, Winder; Mississippi—Drew, Hollandale, Indianola, Itta Bena, Leland, Moorhead, Mound Bayou,[5] Rosedale, Ruleville, Shaw, Shelby. | North Carolina self-sufficing counties. | Jackson, Macon. |
| | | | North Carolina-South Carolina: | |
| | | | White operators | North Carolina—Edgecombe, Nash; South Carolina—Clarendon, Darlington, Florence, Lee, Marion, Sumter. |
| | | | White sharecroppers | |
| | | | Negro operators | North Carolina—Edgecombe, Nash; South Carolina—Darlington, Florence. |
| | | | Negro sharecroppers | |
| | | | Georgia-Mississippi: | |
| | | | White operators | Georgia—Clarke, Elbert, Greene, Jackson, Madison, Morgan, Oconee, Wilkes; Mississippi—Bolivar, Leflore, Sunflower, Washington. |
| | | | White sharecroppers | |
| | | | Negro operators | Georgia—Clarke, Elbert, Greene, Madison, Morgan, Oconee, Wilkes; Mississippi—Leflore, Washington. |
| | | | Negro sharecroppers | |

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[1] The following cities were surveyed by the Bureau of Labor Statistics: New York, N. Y.; Chicago, Ill.; Providence, R. I.; Columbus, Ohio; Omaha, Nebr.-Council Bluffs, Iowa; Atlanta, Ga.; Denver, Colo.; Portland, Oreg.; Haverhill, Mass.; New Britain, Conn.; New Castle, Pa.; Muncie, Ind.; Springfield, Ill.; Dubuque, Iowa; Springfield, Mo.; Columbia, S. C.; Mobile, Ala.; Butte, Mont.; Pueblo, Colo.; Aberdeen-Hoquiam, Bellingham, and Everett, Wash.; Wallingford and Willimantic, Conn.; Beaver Falls and Connellsville, Pa.; Logansport and Peru, Ind.; Mattoon, Ill.; Gastonia, N. C.; Albany, Ga.; Billings, Mont.

[2] The population range (1930 census) was from 9,370 to 18,901 for the small cities, and from 544 to 5,183 for the villages. Administrative problems and the objective of selecting villages in or near counties chosen for the study of farm families made it necessary to class as villages a few small towns of approximately 3,000, and 1 (Camden, S. C.) of slightly over 5,000. Most of the communities, however. had populations under 2,500.

[3] The Bureau of Home Economics surveyed 2 small cities in this region, Westbrook, Me., and Greenfield, Mass. Consumption data are combined with those from the other small cities in this region and published by the Bureau of Labor Statistics.

[4] Surveyed by the Bureau of Labor Statistics, but consumption data are combined with those from the other small cities in this region and are published by the Bureau of Home Economics.

[5] Negro families only.

eligible sample of the same income, family-type, and occupational class. Although some families could not be reached, there is no evidence that the nonreporting families differed from those included with respect to patterns of spending and saving. Revisits and special visits by supervisors served to reduce the number of nonreporting families.

The answer to the second question is also affirmative, with minor qualifications, discussed below. The consumption sample may be taken as fairly representative of the eligible group with respect to the distribution of families by income, family type, and occupation, despite the control of collection (p. 205). The differences between the consumption and the eligible sample proved to be small enough that in the tabulation and analysis of the expenditure data, the consumption sample has been treated as a random sample. Had differences been appreciable, it would have been desirable in combining cells, such as wage-earner families of all types in a given income class, to use the distribution of eligible families by income, family type, and occupation as a system of weights to be applied to the average expenditures for each cell group in order to obtain averages for the combination. The pooling of the data—an alternative method for the calculation of averages for combined groups—is equivalent to using the distribution from the consumption sample as a weighting system in place of the distribution from the eligible sample. However, as a result of the similarity of the two samples with respect to distributions of families by the control factors (i. e., income, family type, and occupation), the differences in the averages computed in the two ways (i. e., by pooling and by use of weights) were, with few exceptions, relatively small. Accordingly, the simpler type of average obtained by pooling has been used uniformly for all tables in the reports dealing with family expenditures.

These pooled averages for all family-type or all occupational groups, combined, in each income class may be considered fairly representative of the consumption of eligible families with similar incomes. However, the averages for all income classes combined (i. e., the all-incomes lines of the tables) do not provide an accurate estimate of the total disbursements of all eligible families (irrespective of income) for two reasons. First, the consumption sample for some units did not include those families drawn in the eligible sample that had very low or very high incomes; second, the eligible sample obtained by the survey tended to underrepresent the high-income families in some communities. The patterns of consumption and of changes in assets and liabilities for families of all income classes combined (the all-incomes line) may be considered representative of the patterns of the eligible families within the income classes presented for the specified analysis unit, but not of all eligible families in the small cities, villages, or farm sections.

### The Consumption Sample in Relation to the Total Population

The consumption study, as previously pointed out, was limited to the so-called eligible groups—native-white (except in the Southeast), unbroken, nonrelief families having certain characteristics (see p. 203). This restriction of the scope of the study limits the applicability of the data from the consumption sample to the entire population of the communities surveyed.

Eligible families did not account for as many as two-thirds of the total population of families in the communities surveyed except in the Southeast, where the study included Negro as well as white families. In several groups of communities, fewer than one-third of the families were eligible for the consumption study. Since the eligible families were generally outnumbered by the ineligible, differences between the two groups must be carefully considered in adapting the data relating to the consumption sample to all families in these communities. Data obtained from the income study and from special studies made in nine of the small cities and five of the farm sections indicate that a much larger proportion of the ineligible (including families receiving relief) than of the eligible groups were in the lowest income classes. The eligibility requirements eliminated from the study of consumption a relatively larger number of families with incomes under $1,000 than above this level.

In general, there is but limited information upon which to judge differences between the patterns of income use of the ineligible and the eligible families with comparable incomes. However, as the data from this study show, income level affects family disbursements more strongly than do other factors. Accordingly, the patterns of the families studied may be judged representative, in broad outline, of those of all families of similar economic level in comparable communities with respect to consumption and to changes in assets and liabilities. To give a general picture of the ways of spending and saving of all families, estimates of community, regional, and national consumption and savings may thus be made on the basis of data from this survey and additional information available concerning distribution of income.

### Reliability of the Data

The completeness and reliability of the schedules were insured by various procedures for field collection, for editing, and for tabulating the data. Field agents were thoroughly trained. One out of every eight or ten schedules was verified by the supervisor through a check interview. Schedules were carefully edited, and families with incomplete or inconsistent schedules were revisited. Expenditure schedules judged reliable were accepted for tabulation only if the total receipts and total disbursements balanced within 5.5 percent for city or village families; within 10.5 percent for farm families. (For a further discussion of reliability of data concerning changes in assets and liabilities, see p. 211.)

## Data Relating to Changes in Assets and Liabilities

### Schedule Form and Problems of Schedule Entries

The section of the expenditure schedule dealing with changes in assets and liabilities provides information regarding the changes which occurred during the report year in family assets and liabilities—i. e., whether the family owned more or less property or had larger or smaller indebtedness at the end of the 12-month report period than at the beginning. No attempt was made in this study to determine the total net worth of the family or to obtain the details of property owned or debts outstanding.

The method of reporting used makes it impossible to determine the number of families that purchased or sold real estate or stocks and bonds or that bought goods on the installment basis during the 12-month report period. Real estate may have been purchased and subsequently sold during the year, or a family may have purchased goods on the installment plan and paid off the debt completely during the year; in such cases, no entry would have been made on the schedule.

However, if a family purchased and retained real estate during the 12 months of the report year, the purchase price of the property would have been entered as an increase in assets in item 5, column B, of section XXI of the schedule (see schedule form, p. 210). At the same time, liabilities may have been increased to an equal extent or other assets may have been decreased. Thus, to purchase a property for $1,000, the family home may have been mortgaged for $800; in such case, this amount would have been entered as an increase in liabilities in item 21, column E. If the remaining $200 were paid in cash by withdrawing funds from a savings account, the amount would have been entered as a decrease in family assets, item 1, column C. If no other transactions of this kind were made during the year, the family's schedule would show a net increase in assets of $800; a net increase in liabilities of $800, with a result of no net change in assets and liabilities. However, if the family had decreased the amount of the mortgage on its home by $100 from income earned during the year, an entry of this amount would have been made in item 21, column F, and the family's schedule would have shown a net increase in assets of $800 and a net increase in liabilities of $700. The family therefore would have a net surplus of $100 or an increase of this amount in its net worth during the year.

Only total increases and decreases in assets and liabilities brought about by changes in property ownership or other money transactions were entered in this section. Where the schedule provides space for entering both an increase and a decrease in a specific type of asset or liability, the entry may have been made in one column only, showing net change; or entries may have been made in both columns, showing total increase and total decrease. For example, for some items, such as money in checking accounts, it was generally easier to give one figure—net increase or net decrease—than to give two. For other items such as for real estate, it may have been easier to report two figures—one for purchases and one for sales—rather than to give only the net change in holdings.

Inheritances and gifts of money received during the year that were not used for current living were excluded from the net figure for change in assets and liabilities. To balance the schedule, therefore, they were included both as a decrease in assets, and as an increase in assets or a decrease in liabilities. For example, if a family received an inheritance of $500 in cash which it placed in a savings account, an entry of $500 was made in item 1, column B, of section XXI of the expenditure schedule, and a balancing entry of $500 was made in item 19 as a decrease in assets. Any such receipts which were used for family living were entered as income on the family schedule and were not included in this section of the expenditure schedule. (See table 35 for the number of families receiving the soldiers' bonus, and the number receiving inheritances not used for family living and the average amount of such receipts.)

The value of soldiers' bonus certificates due to exchange of the certificates for bonds was entered as a decrease in assets in item 16, Insurance policies settled. Additional entries depended upon whether the bonds were held or were cashed, and whether the money received was invested or spent for current living. If the bonds received in exchange for the certificates were not cashed, the full amount was also entered as an increase in bonds purchased, item 7. If they were cashed and the money invested or used to pay off indebtedness, the amount was entered in the appropriate item as an increase in assets or a decrease in liabilities. If all or part of the money received were spent for family living, entries of investments in this section would differ by the amount so spent from the total, entered as a decrease in assets. No part of the bonus payment was included in income.

**XXI. CHANGES IN FAMILY ASSETS AND LIABILITIES DURING SCHEDULE YEAR ________, 1935, TO ________, 193**
(Exclude changes due to increases or decreases in the value of property which has not changed hands)

**CHANGES IN PROPERTY OWNED BY FAMILY AND AMOUNTS DUE FAMILY**

| A | B | C |
|---|---|---|
| MONEY, STOCKS, REAL ESTATE, OTHER ASSETS | Changes in assets during schedule year | |
| | Net amount of increase | Net amount of decrease |
| 1. Money in savings accounts | $ 45 | $ 0 |
| 2. In checking accounts | 0 | 0 |
| 3. On hand | 0 | 0 |
| 4. Investments in business | ~~$375~~ $250 | ~~$125~~ |
| 5. Real estate: Purchased | 0 | x x x |
| 6. Sold | x x x | 0 |
| 7. Stocks and bonds: Purchased | 0 | x x x |
| 8. Sold | x x x | 0 |
| 9. Other property: Purchased | 0 | x x x |
| 10. Sold | x x x | 0 |
| 11. Improvements on owned home farm | $50 | x x x |
| 12. Improvements on other real estate | 0 | x x x |
| 13. Insurance premiums paid (life, endowment, annuity) | $65 | x x x |
| 14. Frequency of payment: ________ | x x x | x x x |
| 15. Insurance policies surrendered | x x x | 0 |
| 16. Insurance policies settled (include bonus) | x x x | $450 |
| 17. Loans made by family to others during schedule year (balance not repaid) | 0 | x x x |
| 18. Repayments to family on loans made before schedule year | x x x | 0 |
| 19. Other (include inheritance) | 0 | $100 |
| 20. Total (1–19) | $410 | $550 |

**CHANGES IN DEBTS OWED BY FAMILY**

| D | E | F |
|---|---|---|
| LIABILITIES | Changes in liabilities during schedule year | |
| | Net amount of increase | Net amount of decrease |
| 21. Mortgages on owned home farm | $ 0 | $240 |
| 22. Mortgages on other real estate | 0 | 0 |
| 23. Notes due to banks, insurance companies, small loan companies | 0 | 0 |
| 24. Notes due to individuals | 0 | |
| 25. Back rents (due before schedule year) | x x x | 0 |
| 26. Rents due in schedule year, unpaid | 0 | x x x |
| 27. Back taxes (due before schedule year) | x x x | $68 |
| 28. Taxes due in schedule year, unpaid | 0 | x x x |
| 29. Charge accounts due | 0 | $27 |
| 30. Other bills due | $35 | 0 |
| 31. Payments on installment purchases made prior to schedule year (specify goods purchased): | | |
| a. | x x x | 0 |
| b. | x x x | 0 |
| c. | x x x | 0 |
| 32. Balance due on installment purchases made in schedule year (specify goods purchased): | | |
| a. Automobile | $100 | x x x |
| b. | 0 | x x x |
| c. | 0 | x x x |
| 33. Other (specify) | 0 | 0 |
| 34. Total (21–33) | $135 | $335 |

Net decrease in assets..............$140
Total surplus items ($410+$335).....$745
Surplus or deficit, +$60
Inheritance, amount not spent for family living, $100
Bonus, $450 (amount invested in business. $300; amount spent for family living, $150)

Net decrease in liabilities..........$200
Total deficit items ($550+$135)......$685

Section XXI, Expenditure Schedule, Changes in Assets and Liabilities During Schedule Year, 1935–36. (This form was used for farm families only. Section XXII of the urban schedule used for city or village families is identical except for item 11 which reads "Improvements on Owned Home" and Item 21 which reads "Mortgages on Owned Home.") See fig. 3, p. 13, for method of derivation of individual families' change in net worth.

## Considerations in Using the Data

### Reliability and Use of Estimates of Change

It was not one of the purposes of the consumer purchases study to measure the total net worth of the families surveyed. Families were asked to report only the changes—the increases and decreases—that had taken place in the various items of assets or liabilities during the report year and the net effect of such changes, i. e., whether there was an increase or a decrease in the family's net worth. The number of families reporting changes in the amount of any asset, such as real estate owned, is not to be confused with the number owning. The information on each type of liability refers only to the net change during the year and not to the existence or total amount of such debt.

The great variation possible in the details of changes in family assets and liabilities introduces many difficulties in the collection, editing, and analysis of data on this subject. An investment in one form of property has many alternative possibilities and is generally accompanied by either decreases in other assets or increases in liabilities or both. The same total increase in net worth might represent an increase in assets, as the purchase of stocks and bonds, or a decrease in liabilities, as the payment for property acquired prior to the report year. Because many situations were equally plausible, it was difficult to check this section of the expenditure schedule for consistency, and an inaccurate report may easily have been accepted as reliable. The person interrogated was often so insufficiently informed on the details of transactions that he could not furnish an accurate record, and substitutions of one item for another may have occurred.

In the case of money in bank accounts or on hand, small changes in amount at the year's beginning and at its end probably were not remembered. Hence, the percentage of families having a net increase or net decrease in these items doubtless is an underestimate and should be regarded only as an indication of the frequency of relatively large changes. The omission of small changes would not seriously affect the average net change since decreases and increases would tend to be offsetting. The changes reported, however, may be considerably biased in that they may include amounts that should have been recorded elsewhere. Amounts involved in certain transactions about which information was unknown to or withheld by the respondent were probably stated as changes in the bank accounts. A decrease in the savings or checking accounts may have been reported by a person unwilling to acknowledge receipt of other types of income perhaps not reported for taxation, or, more likely, unwilling to discuss debts incurred. Similarly, disbursements for certain types of investments or for payments on debts contracted before the report year may have been recorded as increases in the savings or checking accounts. Since families reporting decreases were concentrated in the lower income classes and those reporting increases in the higher brackets, the absolute value of average net change in bank accounts is probably overestimated. At least part of the average net decrease in bank accounts that appears in the lower income classes should doubtless be interpreted as increases in liabilities. Part of the net increase of the higher income groups may represent investments or the cancellation of obligations.

On the assets side, investments in business were most likely to be underestimated with respect both to number of families reporting and to amounts of change reported. The understatement of this item is to be associated with the inaccuracies in the reporting of entrepreneurial income of city or village families. There is reason to believe that a considerable proportion of the independent business and professional families in cities and villages reported as net income only the sum of withdrawals to cover family living expenses and other outlays not related to the operated business. In such cases, net changes in assets and liabilities connected with the operation of the business or professional enterprise were not reported. For example, the net income of a retail merchant might have been reported as $1,600, an amount which was used for family living expenses, insurance, and principal payments on an owned home. But the informant may have failed to report that he purchased new display fixtures representing a $500 increase in his business investment, of which $150 was paid out of current income and $350 was obtained as a loan. Hence the error in the report on income was accompanied by any error in the recording of the increase in investments in business and the increase in notes due to banks. This schedule would have appeared consistent and, if expenditures were reported correctly, would have met the requirement of balancing.

In the case of families of farm operators (also entrepreneurs), such balanced under- or overstatements of income and changes in the business investment and financial obligations could occur seldom, if at all. Data on gross farm income and business expenditures were obtained in sufficient detail to provide a fairly trustworthy report on net income. In order that reported receipts might balance with disbursements, it was necessary to obtain a complete report on investments in the farm business. However, since the investment in the farm business included the net change in value of crops stored or livestock owned, there may have been errors of some magnitude in the estimate of this item (see p. 213).

A possible underreporting of transactions that could have been conducted without use of any of the year's income may also contribute to the understatement of these items. Thus, sale of property, the proceeds from which were used to purchase other property or to pay obligations, could be omitted from the record without affecting the total change in net worth and the balancing of the schedule.

Changes in charge accounts and other bills due were also subject to a certain amount of incomplete reporting. These are items for which the respondents may have deliberately or unknowingly substituted changes in the bank account. The data on installment purchases, on the other hand, probably are not subject to the same kind of inaccuracy. Apparently this method of financing family living expenditures has been accepted to such a degree that the same social stigma is not attached to it as to other kinds of indebtedness. Respondents were seldom loathe to report on installment payments made on the automobile, household furnishings, or the radio. Installment payments on business equipment, however, may have been less completely reported because of lack of adequate information on the part of the informants.

There is no reason to believe that any appreciable number of families failed to report on life insurance premiums paid or on policies settled or surrendered. In some instances a family may have paid a few premiums on a policy and allowed it to lapse during the schedule year, but in such cases the amounts paid would be relatively small, probably chiefly on industrial or weekly premium policies.

The amounts of premiums paid by families that made payments may have been slightly overstated. This is possible because many policies earn dividends which may, at the policyholder's discretion, be credited toward his premium payments. In such cases, the entry on the schedule should have been the net amount after deduction of the amount of the dividends. In some instances families may have reported the entire amount of premium due, instead of the net amount paid. This was likely because the premium is a fixed sum, while the amount of the dividend varies from year to year. However, if such dividends were entered on the income schedule instead of being deducted from the premium directly, the family's change in net worth would not have been affected.

Another insurance entry which might have been placed in the wrong category without affecting the family's change in net worth was the amount of dividends received on the settlement or surrender of a policy. Such amounts are large enough—sometimes $100 or more—that they are not likely to be overlooked by the respondent. However, they might have been included with the amount received on settlement or surrender, as a decrease in assets (schedule item 15 or 16), instead of being reported separately under income.

Likewise, a family might report only the net amount received on settlement or surrender of a policy having an outstanding loan against it. The correct procedure would have been to report the entire amount payable under "Insurance policies settled" or "Insurance policies surrendered" and the amount of loan repaid by the settlement or surrender under decrease in amount of notes due insurance companies and the like (schedule item 23). It should be noted that in the examples cited above, failure to deduct dividends from amount reported under settlement or surrender of policies would result in overstatement of the latter. Failure to report that the sum received in settlement was net—i. e., that an amount owed the company had been deducted—would lead to an understatement of the amount reported for settlement or surrender of policies. It is therefore likely that these two types of errors—overstatements and understatements—tend to offset one another. Furthermore, the change in net worth of the individual family would not be affected in either case.

The data on changes in the principal of the mortgage on the owned home or owned home farm may be regarded as fundamentally accurate. There is no reason to believe that any families included in the survey failed to report on these items or that the amounts reported were consistently under- or overestimated. The separation of amortization payments on the mortgage between interest and principal required, in many cases, information in addition to that provided for on the schedule form. If the respondent was unable to give the amounts representing interest and principal separately, he was asked for the facts needed to obtain the division by calculation.

Comparatively large errors in reporting on some items by the relatively small group of entrepreneurial families in cities and villages would not affect the broad pattern of the component changes that together result in the average net surplus or deficit of a group. The majority of families in these communities were in the wage-earning or salaried groups, at most income levels. The respondent in such a family, even though not the breadwinner, could give a fairly accurate report on income and the changes in items of assets and liabilities since these are not interrelated with the conduct of business, as is usually true for the entrepreneurial group. Even if the details for a few families were entirely unknown, the general picture for an income group would be affected but little.

### Method of Computing Net Income as a Factor in Net Change in Assets and Liabilities

The method of computing farm operating expense and the related treatment of depreciation of farm equipment and buildings resulted, in some instances, in unusually low incomes and large deficits for a given year; in others, in higher incomes and greater increases in net worth than would have been shown by another method of computation.

Depreciation on farm buildings, machinery, and equipment, including the automobile, was not computed and deducted as an expense on the income record for each individual family. Instead, the entire amount of any outlays that represented replacements was deducted as an operating expense of the given year for those families having such expenditures. While it is reasonable to assume that the aggregate outlays of a group of families for replacements during a given year approximate the annual depreciation allowance, this procedure has the effect of placing many families in income brackets below the level that would have resulted from a more rigorous treatment of depreciation. At the same time, the incomes of other families were somewhat higher than they would have been, had depreciation been included with farm operating expenses. This procedure affects the data on consumption and change in net worth most seriously in the low-income classes. It tends to increase the relative number of families for which the low income of the current year can be considered unusual and, within income classes, the relative number with large deficits.

Another element in the computation of farm income, the net increase or decrease in the value of crops stored for sale or of livestock owned, may affect the accuracy of the data on changes in net worth. The estimate of the change in value of crops stored or livestock owned given by the respondent without supporting detail was probably subject to considerable error. Overestimates of the net increase in value of crops stored or livestock owned may have resulted in the classification of some families in higher income brackets than should have been the case and within these classes added to the number of families with relatively large increases in assets. Similarly, examples of the reverse of this situation—overestimates of decreases—doubtless occurred, too. Thus the variation in amount of net change in assets among families in a given income class is probably greater than if a more exact treatment of this item had been possible.

For the independent business and professional groups in cities and villages, as noted above (p. 211), income was obtained as an estimate and withdrawals for family living and investments not associated with the business may, in many cases, have been reported instead of net income on a cash or accrual basis. The effect of this type of reporting on the income distribution, as well as on the change in net worth in relation to income, cannot be estimated.

### Deficits of Low-Income Families

The deficits of families at the lowest income levels are surprisingly great in some analysis units. For example, for the 21 families in the income class $0–$249 in the Pennsylvania–Ohio farm section, the average deficit was $742—a large sum in relation to income. Several families in this low-income class maintained a comparatively high level of consumption and had unusually high farm business expenses—situations accounting for the size of the group's deficit. At none of the higher levels was the deficit of a group greater than its total income. It might be anticipated that debt would be more common among low-income families than among the well-to-do because of the greater difficulties of the poor in stretching funds to meet actual needs. But credit control is sufficiently effective that it would scarcely seem probable that low-income families could overspend by such large amounts in proportion to their income, year in and year out.

In interpreting such figures, it must be recalled that the basis of income classification was a single year's net income. Records of income, expenditures, and changes in assets and liabilities applied to the same 12-month period, called the report year. The group at the income level $0–$249 doubtless included some families not typical of this low-income group—i. e., families that customarily had higher net incomes but were suffering temporary reverses or making unusually large outlays for farm operation, such as replacing machinery. Assets and credit status of such families were doubtless much more closely related to average income over a period of several years than to the income of a single year, hence they could incur greater deficits than families customarily at a low-income level.

The number of families in the lowest income classes was relatively small in most analysis units; hence, the changes in assets and liabilities of a few atypical families (those accustomed to higher incomes) exerted considerable influence on averages. As a consequence, the average net change shown for the entire group of families at the lower end of the income distribution, more often than not, is not representative of the amount of change customary in groups with low incomes, year in and year out, or of opportunities for supplementing current income by use of credit and by liquidating assets.

The groups at intermediate and upper income levels would include atypical families of two kinds—those that customarily had lower incomes and those whose incomes usually were higher than for the specific year of the survey. The unusually low outlays for farm operating expense and family living of the former group would tend to balance the unusually high outlays of the latter.

## Interregional and Intersectional Comparisons

### *Composition of the sample*

The analysis units differed somewhat with respect to inclusion of large families in the consumption sample. Families of the two type groups 6 and 7 were studied (in addition to types 1–5) in some analysis units; but in others, the sample was limited to families of the first five types. (See p. 216 for a discussion of the family-type groups and the communities where types 6 and 7 were included.) This variation in composition of the samples for the different analysis units can, in general, be ignored in making comparisons of the various analysis units, since the number of families of types 6 and 7 was comparatively small. Although families of types 6 and 7 deviated from other types in respect to expenditures and changes in assets and liabilities, averages for all families (types 1–7) differed by relatively small amounts from the averages for families of the first five types as is shown below for families in the income class $1,500–$1,749 in three analysis units:

| Analysis unit (native-white nonrelief families): | *Average net surplus among families of—* | |
|---|---|---|
| | *Types 1–5* | *Types 1–7* |
| Middle Atlantic and North Central villages | $97 | $92 |
| Southeast villages | 40 | 44 |
| Pennsylvania–Ohio farm section | 259 | 258 |

The analysis units also differed in the distribution of families by income class. Accordingly, differences between two analysis units with respect to changes in assets and liabilities of all families (i. e., all income classes combined) result from variations in income distributions as well as in the use of income. Since the families surveyed are not representative of all population groups with respect to income level, these differences in the summary averages for families of all income classes combined do not provide a basis for estimating differences in aggregate changes in net worth in the various communities.

### *The period of the survey*

The period covered by the survey cannot be defined exactly. Each family that filled a schedule was free to choose a continuous 12-month period, beginning not earlier than January 1935 and ending not later than December 1936. The majority of the schedules fell within the 18-month period beginning January 1, 1935 and closing June 30, 1936. In only two analysis units, the North Central small cities and the Illinois–Iowa farm section, were more than one-fourth of the expenditure schedules for periods ending later than June 30, 1936. Had there been marked changes in general price level in the period from January 1, 1935, to June 30, 1936, patterns of consumption and the relationship between spending and saving at a given income level might also have changed appreciably. However, the index of cost of goods purchased by wage earners and lower salaried urban workers, issued by the Bureau of Labor Statistics, was 98.1 for 1935 and 99.1 for 1936 (1935–39=100). The index of prices paid by farm families for commodities used for maintenance, compiled by the Bureau of Agricultural Economics, also was similar for these 2 years—124 and 122 (1910–14=100). The purchasing power of a given income, accordingly, would have differed little during the 2 years in question, for the country as a whole. The comparison of two or more analysis units with respect to patterns of saving and spending at a given income level, therefore, seems justified even though there were some differences with respect to the period of schedule collection.

A more serious consideration in interunit comparisons, especially of the farm sections, is the effect of local conditions upon the income level for a specific section during the years of this survey and consequently upon the average net change in assets and liabilities as shown by the all-incomes line. In the Plains and Mountain region (including counties in Kansas, North and South Dakota, Montana, and Colorado), a drought of unusual severity reduced farm incomes in 1935–36 far below what had been considered normal. Many families, however, could not reduce farm operating expenses in proportion to their decreased income and many kept outlays for living at about their accustomed levels; hence, the number having deficits and the amount by which families "went in the red" were greater than usual in these areas. Care should be taken, therefore, in comparisons of this region with others, especially comparisons based on the all-incomes line (see p. 208).

An unusual event, namely the distribution of the soldiers' bonus, may have exerted considerable influence on spending patterns and the change in assets and liabilities of the families in the period covered by the study. Approximately 4 percent of the families that reported for the schedule year ending after June 1936 had received the bonus payment; the majority of these (about four-fifths) had used all or part of it for living expenditures. Families that received the bonus were scattered throughout all income classes. In anticipation of the bonus, many families reporting for the schedule year ending prior to June 1936 may have included in the year's expenditures certain outlays that otherwise would not have been made, such as the purchase of an automobile or of expensive household equipment; others may have borrowed money or purchased real estate. These families whose outlays were affected by the bonus payment influenced the level of expenditures and the change in assets and liabilities of the entire group.

### *Data presented in this and other reports*

The text discussion of this report is based, for the most part, on the changes in assets and liabilities reported by farm families in the Illinois–Iowa section and by village and small-city families in the Middle Atlantic and North Central region. However, basic data similar to those for this region are presented in Appendix tables for most of the other analysis units. Some of the details as to changes in assets or in liabilities, shown in tables 25–30, are not given by income level for units in which the number of cases was small; the families were, for the most part, concentrated at low-income levels and, as a consequence, the number reporting a change in a specific item at a given income level was too small to provide a reliable average for the amount of increase or decrease. Such units are those for the Negro and white sharecroppers, the Negro families in cities and villages of the Southeast, the white operators in the self-sufficing farm section of North Carolina; and the part-time farm operators in Oregon. For these units, a summary of changes in assets and liabilities and data as to balances on installment purchases and life insurance payments are presented by income in table 31. In addition, the total or all-incomes lines are presented instead of the detail by income class in tables 25–30 to indicate the general types of change reported, but such data must be used with the precautions advised for any use of the all-incomes lines (see p. 208).

Some additional data on changes in assets and liabilities of families are also given for each analysis unit in the two reports summarizing family expenditures (Misc. Pub. 396 for cities and villages, Misc. Pub. 465 for farms). In using data from these summary reports, it will be found that the number of families shown in tables for some analysis units differs slightly from the number shown in tables for this more detailed report. Because of this difference, the averages shown in the two reports differ slightly for certain cells and, consequently, for the all-incomes line.

These differences between the counts shown in this report and those shown in the volumes summarizing family expenditures were caused, in a few instances, by the final editing of the schedules which indicated that the income classification of a few families should be shifted. For example, the check of data on the use of the automobile for the farm enterprise might increase the sum allocated to business expenses and thus serve to reduce net income, shifting a borderline family to a lower income level. A few schedules omitted from the first or summary tabulation were included in tabulations for the reports showing details of expenditures; correspondence with families provided missing data or reediting indicated minor corrections that made schedules acceptable.

In city and village analysis units an additional reason for such differences in counts was the method of tabulation of data for the occupational groups. For the summary report, the clerical group was separated from the business and professional; for reports showing details of expenditures (as this report on changes in assets and liabilities) these two occupational groups were combined. In making this combination, cases in the upper income classes were increased by the addition of clerical families that had been excluded from the summary because the number of cases at such levels was too small to present for that occupational group, alone. Similarly, the number of low-income families was increased by the addition of a few business and professional families, excluded from the summary.

## Classification of Families by Type and Occupation

### Family-Type Classification

To make possible a study of the use of income and of patterns of saving as affected by family composition, families have been classified in so-called type groups on the basis of the number of members other than husband and wife and their age—whether they were under 16 or 16 or older—as follows:

| Family type: | *Number of year-equivalent[1] persons (including husband and wife)* | *Persons other than husband and wife* |
|---|---|---|
| 1 | 2 | None. |
| 2 | 3 | 1 child under 16. |
| 3 | 4 | 2 children under 16. |
| 4 | 3 or 4 | 1 person 16 or older with or without 1 other person, regardless of age. |
| 5 | 5 or 6 | 1 child under 16; 1 person 16 or older; and 1 or 2 others, regardless of age. |
| 6 | 5 or 6 | 3 or 4 children under 16. |
| 7 | 7 or 8 | 1 child under 16; and 4 or 5 others, regardless of age. |

[1] See Glossary, Year-equivalent Person.

Because the determination of family type was based on year-equivalent persons, families may have included persons who were present too short a time to affect the type classification. Thus, some families of type 1 included a child or other person present for fewer than 27 weeks—a situation explaining occasional instances of an average of 2.01 (or more) year-equivalent persons instead of 2.00.

Expenditure schedules were obtained from families of the first seven types in some communities; for only the first five, in others. Data were tabulated for each family type separately in the city and village analysis units of the Middle Atlantic and North Central region and in the Pennsylvania–Ohio farm section of the same region; in other regions, to provide more cases for analysis and to reduce expenditures for tabulation, family types were combined as follows: 1, 2–3, 4–5, 6–7. The number of types studied in each analysis unit and the combinations for purposes of analysis are as follows:

| Region and analysis unit:[1] | *Family types as combined for analysis* |
|---|---|
| New England: | |
| Small cities | 1, 2–3, 4–5.[2] |
| Villages | 1, 2–3, 4–5. |
| Farms | 1, 2–3, 4–5. |
| Middle Atlantic and North Central: | |
| Small cities | 1, 2, 3, 4, 5, 6, 7.[3] |
| Villages | 1, 2, 3, 4, 5, 6, 7. |

See footnotes at end of table.

| Region and analysis unit—Continued | *Family types as combined for analysis* |
|---|---|
| Middle Atlantic and North Central—Continued | |
| Farms: | |
| New Jersey | 1, 2–3, 4–5, 6–7. |
| Pennsylvania–Ohio | 1, 2, 3, 4, 5, 6, 7. |
| Michigan–Wisconsin | 1, 2–3, 4–5, 6–7. |
| Illinois–Iowa | 1, 2–3, 4–5, 6–7. |
| Plains and Mountain: | |
| Small cities | 1, 2–3, 4–5. |
| Villages | 1, 2–3, 4–5. |
| Farms: | |
| North Dakota–Kansas | 1, 2–3, 4–5. |
| South Dakota–Montana–Colorado | 1, 2–3, 4–5. |
| Pacific: | |
| Small cities | 1, 2–3, 4–5. |
| Villages | 1, 2–3, 4–5. |
| Farms: | |
| Washington–Oregon | 1, 2–3, 4–5. |
| California | 1, 2–3, 4–5. |
| Oregon, part-time | 1, 2–3, 4–5. |
| Southeast: | |
| Small cities: | |
| White families | 1, 2–3, 4–5. |
| Negro families | 1, 2–3, 4–5. |
| Villages: | |
| White families | 1, 2–3, 4–5, 6–7.[4] |
| Negro families | 1, 2–3, 4–5, 6–7.[4] |
| Farms: | |
| White operators: | |
| North Carolina–South Carolina | 1, 2–3, 4–5, 6–7. |
| Georgia–Mississippi | 1, 2–3, 4–5, 6–7.[5] |
| North Carolina self-sufficing counties [6] | 1, 2–3, 4–5, 6–7. |
| White sharecroppers: | |
| North Carolina–South Carolina | 1, 2–3, 4–5, 6–7. |
| Georgia–Mississippi | 1, 2–3, 4–5, 6–7.[5] |
| Negro operators: | |
| North Carolina–South Carolina | 1, 2–3, 4–5, 6–7. |
| Georgia–Mississippi | 1, 2–3, 4–5, 6–7.[5] |
| Negro sharecroppers: | |
| North Carolina–South Carolina | 1, 2–3, 4–5, 6–7. |
| Georgia–Mississippi | 1, 2–3, 4–5, 6–7.[5] |

[1] For a list of cities, villages, and farm counties included in each analysis unit see table 41.

[2] Consumption data are published in reports of the U. S. Bureau of Labor Statistics.

[3] Data for family types 6 and 7 represent the following cities only: Mount Vernon and New Philadelphia, Ohio; Lincoln, Ill.; and Beaver Dam, Wis. Expenditure data were not collected for these family types in Boone, Iowa, and in Columbia and Moberly, Mo.

[4] Data for types 6 and 7 represent the villages in Georgia and South Carolina only. Expenditure data were not collected for these family types in the Mississippi and North Carolina villages.

[5] Data for family types 6 and 7 represent farm counties in Georgia only. Expenditure data were not collected for these family types in the Mississippi farm counties.

[6] Counties in which self-sufficing farms were the principal type.

## Occupational Classification

For the study of city and village families in different occupations, three broad groups were used for classification—wage-earner, clerical, and business and professional. The three groups were discussed separately in the volume summarizing family expenditures; however, in this report and in all reports dealing with details of expenditures the clerical and the business and professional groups have been combined. A family was classified in the occupational group from which the largest proportion of its total earnings was derived. The types of occupations included in each classification are given below.

Classified as business and professional were entrepreneurs or proprietors (including those whose only net income was from keeping roomers and boarders); salaried managers and officials of business enterprises; independent professional people such as doctors, lawyers, and architects; salaried professional workers such as teachers, clergymen, graduate nurses, and social workers.

The clerical group includes such earners as office workers; sales-persons; mail carriers; telephone, telegraph, and radio operators. Included in the wage-earner group were skilled workers and foremen, semiskilled and unskilled workers, persons in domestic and personal services, and farm laborers living in villages or cities.

Only farm families in one occupational group, farm operator (as distinguished from farm laborers, sharecroppers, and paid managers), were studied except in the Southeast region where sharecroppers were studied separately. (See Glossary, Farm Operator and Sharecropper.)

## Data Presented for Family-Type and Occupational Groups

The data presented for occupational groups are limited for the most part to those for small-city and village families in the Middle Atlantic and North Central region; for family-type groups, to these two city and village units and to farm families in the Pennsylvania–Ohio and Illinois–Iowa sections. Table 37 gives the distribution of families by amount of surplus or deficit and the average net change in assets or liabilities for these four analysis units; in table 38, a summary of changes in assets and liabilities and data as to balances on installment purchases and life insurance payments are given for these same families. Data on life insurance premiums paid are also presented by family type for all other city, village, and farm analysis units and by occupation for all other city and village units in tables 39 and 40. In addition to the data in this volume, the number of families having a surplus, a deficit, or no change in net worth; the average surplus or deficit of those having; and the average net change based on all families are shown by income for family-type groups in each analysis unit and for occupational groups in city and village units in the reports summarizing family expenditures—Miscellaneous Publication 396 for city and village families, Miscellaneous Publication 465 for farm families. (See p. 216 of this report for a discussion of the differences between counts and averages in the summary reports and this detailed report.)

## Reports of the Study

The reports of the study of consumer purchases published by the Bureau of Home Economics cover the communities for which this agency had the responsibility for the survey except for certain small cities. This Bureau surveyed two cities in the Northeast—Greenfield, Mass., and Westbrook, Maine—for which it presents only income data. Data concerning family expenditures in these cities are presented by the Bureau of Labor Statistics along with those for Wallingford and Willimantic, Conn., which that agency surveyed. In turn, the Bureau of Home Economics presents expenditure data for certain small cities surveyed by the Bureau of Labor Statistics—two in the Southeast, Gastonia, N. C., and Albany, Ga., and one in the Plains and Mountain region, Billings, Mont.

The reports in the series published by the Bureau of Home Economics fall in two groups: (1) Those presenting data concerning family income and the summary of expenditures. The reports of this group are in two parts—part 1, family income, family composition, occupation and, for city and village families, rents paid and rental values of owned homes; and part 2, a summary of expenditures for the major consumption categories; (2) those presenting details of expenditures for and consumption of specific commodities.

The publications included in these two groups of reports are as follows:

(1) Income and expenditure summary:
  Urban and village series:
    Part 1. Income, family composition, and housing (4 volumes)—
      Pacific region. Misc. Pub. 339, 380 pp., illus. 1939.
      Plains and Mountain region. Misc. Pub. 345, 330 pp., illus. 1939.
      Middle Atlantic and North Central region and New England region. Misc. Pub. 370, 447 pp., illus. 1940.
      Southeast region. Misc. Pub. 375, 390 pp., illus. 1940.
    Part 2. Summary of expenditures (1 volume)—
      Five regions. Misc. Pub. 396, 410 pp., illus. 1940.

(1) Income and expenditure summary—Continued.
  Farm series:
    Part 1. Income and family composition (3 volumes)—
      Pacific region and Plains and Mountain region. Misc. Pub. 356, 276 pp., illus. 1939.
      Middle Atlantic, North Central, and New England regions. Misc. Pub. 383, 258 pp., illus. 1940.
      Southeast region. Misc. Pub. 462, — pp., illus. 1941.
    Part 2. Summary of expenditures (1 volume)—
      Five regions. Misc. Pub 465, — pp., illus. 1941.
(2) Expenditure detail:
    Family Housing and Facilities—
      Five regions, Urban, Village, and Farm. Misc. Pub. 399, 223 pp., illus. 1940.
    Family Expenditures for Medical Care—
      Five regions, Urban, Village, and Farm. Misc. Pub. 402, 241 pp., illus. 1941.
    Family Expenditures for Automobile and Other Transportation—
      Five regions, Urban, Village, and Farm. Misc. Pub. 415, 272 pp., illus. 1941.
    Family Expenditures for Furnishings and Equipment—
      Five regions, Urban, Village, and Farm. Misc. Pub. 436, 212 pp., illus. 1941.
    Family Expenditures for Education, Reading, Recreation, and Tobacco—
      Five regions, Urban, Village, and Farm. Misc. Pub. 456, — pp., illus. 1941.
    Family Expenditures for Personal Care, Gifts, Selected Taxes, and Miscellaneous Items—
      Five regions, Urban, Village, and Farm. Misc. Pub. 455, — pp., illus. 1941.
    Changes in Assets and Liabilities of Families—
      Five regions, Urban, Village, and Farm. Misc. Pub. 464, 226 pp., illus. 1941.
    Family Food Consumption and Dietary Levels (2 volumes)—
      Five regions, Urban and Village series. Misc. Pub. 452, 268 pp., illus. 1941.
      Five regions, Farm series. Misc. Pub. 405, 393 pp., illus. 1941.
    Family Expenditures for Clothing (2 volumes)—
      Five regions, Urban and Village series. Misc. Pub. 422, 329 pp., illus. 1941.
      Five regions, Farm series. Misc. Pub. 428, 387 pp., illus. 1941.
    Family Expenditures for Housing and Household Operation (2 volumes)—
      Five regions, Urban and Village series. Misc. Pub. 432, 244 pp., illus. 1941.
      Five regions, Farm series. Misc. Pub. 457, — pp., illus. 1941.

# Appendix D. Glossary[1]

**Analysis unit.**—The schedules from a group of communities combined for purposes of tabulation. In all regions, schedules were combined into units on the basis of the degree of urbanization and geographic location of the community in which the family lived. See Methodology and Appraisal, table 41, for a list of units for the expenditure schedule analysis.

**Assets and liabilities.**—See Change in Net Worth.

**Balances owed on installment purchases.**—See Installment Purchases.

**Balancing difference.**—Amount of discrepancy between money receipts (income plus decrease in net worth) and disbursements (expenditures plus increase in net worth), as reported by the family on the income and expenditure schedules. If the difference between the two amounts exceeded 5.49 percent of the larger figure for city or village families, or 10.49 percent for farm families, the expenditure schedule was rejected. The difference was considered positive when estimated receipts exceeded estimated disbursements, and negative when the reverse was true. In balancing farm schedules the figure for money receipts was adjusted for the net change in value of crops stored for sale and of livestock owned; this value was also included as an increase or decrease in family assets.

When an average net balancing difference is shown, it is the algebraic sum of the aggregate differences (positive and negative) for a group of families, divided by the number of families in the group; hence it does not indicate the average amount of error.

**Bonds.**—See Stocks and Bonds.

**Business investments.**—See Investments in Business.

**Cell.**—A group of city or village families of specified family type and occupation at a specific income level; or a group of farm families of specified family type at a specific income level, since all farm families were in one occupational group.

**Change in net worth.**—(Increase or surplus; decrease or deficit.) Net change in family assets and liabilities during the report year is obtained as follows: Add together the items representing an increase in assets and those representing a decrease in liabilities; from this total subtract the sum of decrease in assets and increase in liabilities. If the former sum is greater, an increase in net worth, or surplus, was attained by the family; if the latter sum is greater, a decrease in net worth, or deficit, was incurred. For city or village families, only changes in assets and liabilities resulting from actual money transactions are included; appreciation or depreciation in value of assets is excluded. For farm families, a nonmoney item, representing the net increase or decrease in value of crops stored for sale and of livestock owned, is included with business investments, in addition to the money items; changes in value of property due to damage, depreciation, or to rise and fall in market prices where no sale had occurred are excluded. For the purpose of balancing, inheritances or gifts of money not used for current living are included both as a decrease in assets, and according to their use, as an increase in assets or a decrease in liabilities, and are thus excluded from the net figure for change in assets and liabilities. The amount of such money inheritances or gifts is available from separate tabulations, however (see table 35). The value of gifts of property not sold or converted to money is excluded from all tabulations.

> **Increase in assets.**—Amount of net increase during the report year in money in savings accounts, checking accounts, or on hand; in investments in business; in real estate, stocks, bonds, or other property due to purchases; in improvements on owned home, owned home farm, or other real estate; in outstanding loans to persons outside the economic family; or in other assets; and the amount of life insurance premiums paid. The total increase in assets includes that attributable to the saving or investment of money received from inheritances (i. e., the portion not used for family living).
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> **Decrease in assets.**—Amount of net decrease during the report year in money in banks or on hand; in business investments due to withdrawal of

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[1] This Glossary is arranged alphabetically throughout. For definitions of terms not included here see Glossary in volumes on Family Income and Expenditures, Parts 1 and 2.

funds; in real estate, stocks, bonds, or other property due to sales; in value of loans outstanding to others; in value of insurance policies due to surrender or settlement; in value of bonds received in exchange for soldiers' bonus certificates; in value of other assets. Money inheritances not used for family living are also included here as a balancing item, if the funds were deposited in banks, invested, or used to decrease indebtedness from past years and, therefore, included as an increase in assets or a decrease in liabilities.

**Increase in liabilities.**—Amount of net increase during the report year in principal of mortgages on owned home, owned home farm, and other real estate; in notes owed to banks or individuals; in bills due, as rent, taxes, charge accounts, and installment purchases; or in other liabilities.

**Decrease in liabilities.**—Amount of net decrease during the report year in principal of mortgages on owned home, owned home farm, and other real estate; in notes owed to banks or individuals; in bills owed at the beginning of report year, as back rents, taxes, charge accounts, and installment purchases; or in other liabilities.

For discussion of items included in each group, see heading for the specific subgroup, such as Investments in Business, and Mortgages.

**Charge accounts owed.**—Increase or decrease in amounts due on charge accounts, whether or not bill has been received.

**Decrease in assets or liabilities.**—See Change in Net Worth.

**Deficit.**—See Change in Net Worth.

**Economic family.**—A group of persons living in the same dwelling, sharing a common table, pooling incomes, and dependent upon family funds for most of their support. In addition to such persons living in the home, the economic family includes sons and daughters away from home, yet dependent on the family income for at least 75 percent of their support. Gainfully employed sons or daughters living at home, who paid nothing for room and board, and guests who lived in the household 27 weeks or longer during the year, making no payment for room or board, are considered family members.

The economic family does not includes related dependents such as aged parents, living apart from the family; sons in Civilian Conservation Corps; sons and daughters who have separated their finances from those of the parents and are living at home as roomers or boarders; or persons living in institutions at no expense to the family. See Year-equivalent Person.

**Eligibility requirements.**—Characteristics which an economic family must have in order to be included in the study. For enumeration of these requirements see Methodology and Appraisal, Eligibility Requirements, page 203.

**Expenditure schedule.**—Schedule on which were recorded the amounts spent by all family members for different types of goods and services; quantities of certain items purchased and the prices paid; kind of housing facilities in the dwelling unit; ownership of automobiles and certain major types of household and recreational equipment; change in assets and in liabilities; and other items. (See expenditure schedule section on changes in family assets and liabilities, p. 210.)

**Expenditures for family living.**—Money expenditures incurred for family living, whether or not payment has been made. All items of expenditure were classified in 15 expenditure groups. Value of housing, food, fuel, and clothing received without direct expenditure was not included (see Value of Consumption).

**Family.**—See Economic Family.

**Family income.**—See Income, City or Village Family; and Income, Farm Family.

**Family occupation.**—See Methodology and Appraisal, Occupational Classification, page 217.

**Family type.**—See Methodology and Appraisal, Family-type Classification, page 216.

**Farm.**—A plot of land outside the boundary limits of a city or village, at least 3 acres in size, upon which farming operations are conducted. Plots less than 3 acres in size were included if the value of products sold or used by the family was $250 or more. To exclude suburban homes which were not farms, a further requirement was made that some money income from the sale of farm products must have been received, unless special circumstances existed, such as crop failure, to explain the absence of such money income. In the special study of the Oregon part-time farm area, a tract of fewer than 3 acres of land was classed as a farm if the value of products sold and used by the family was $100 or more.

**Farm family income.**—See Income, Farm Family.

**Farm operator.**—A person responsible for the farm enterprise, either performing the labor himself or directly supervising it. Paid farm managers and laborers were excluded. Sharecroppers were distinguished from operators as a separate occupational group in analyses of the Southeast region. (Note that this use of the term operator differs from the census usage whereby the operator class includes owners, renters with entrepreneurial responsibilities, sharecroppers, and paid farm managers.) See Sharecropper.

**Farm type.**—See Part-time Farm, and Self-sufficing Farm; also Glossary in regional reports on Family Income and Expenditures, Part 1, Family Income.

**Gifts of money to family.**—See Change in Net Worth, and Other Assets; see also Methodology and Appraisal, page 209.

**Improvements on real estate.**—Increase in investments through expenditures for structural additions or changes to buildings, such as a new room or porch built on a house, new fences, plumbing installed for the first time, a floor put in a basement, or an attic finished with walls and floor; and other improvements to property, not classed as repairs. Such improvements were listed under two headings: (1) Improvements on owned home or owned home farm; (2) improvements on other owned real estate.

**Income, city or village family.**—Sum of net money earnings of all individual family members, net earnings from keeping roomers and boarders, and other net earnings not attributable to individual family members; net money income from sources other than earnings, as interest, dividends from investments, and rents from property; nonmoney income from occupancy of owned family and vacation homes, from housing received as gift or pay, and, for village families only, from food produced and consumed at home.

The income figure used for classification of families in this report is the same as that used in the report summarizing family expenditures and all other expenditure reports of the consumer purchases study. This income figure differs somewhat from that used in the income reports. See the Glossary in the reports on Family Income and Expenditures, Parts 1 and 2, for more detailed descriptions of items included in family income.

**Income, farm family.**—Sum of net money income from the farm, including Government payments in connection with the agricultural-recovery program; net earnings from employment of individuals not pertaining to the farm enterprise and from keeping roomers and boarders; receipts from sale of home-made products; other net money income from nonfarm sources such as interest and dividends from investments; nonmoney income from food produced and consumed at home, from occupancy of farm dwelling, and from fuel and other nonfood products furnished the family by the farm; plus or minus net change in value of crops stored for sale and of livestock owned.

The income figure used for classification of families in this report is the same as that used in the reports summarizing family expenditures and all other expenditure reports of the consumer purchases study. This income figure differs somewhat from that used in the income reports. See the Glossary in the reports on Family Income and Expenditures, Parts 1 and 2, for more detailed descriptions of items included in farm family income.

> **Money income, net.**—Sum of net money income from farm and nonfarm sources (see above) adjusted to take account of the nonmoney item, change in value of crops stored for sale and of livestock owned during the year (see definition below). This figure is the same as the net money income figure used in the report summarizing family expenditures—Miscellaneous Publication 465.
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> **Crops stored and livestock owned, net change.**—Net increase or decrease in value of crops stored for sale and of livestock owned between the beginning and the end of the report year. Increases in livestock are due to new purchases, maturation, and births, income from which was not realized during the current year; decreases are due to sale or loss of livestock by death, which represent capital decreases. Increases in crops stored for sale indicate deferred sales, representing income earned during the current year but not converted into money; decreases in crops stored indicate realization of income earned prior to the report year. Only differences in value due to quantity changes were included; differences in value due to price changes were excluded. This net change is included in the net money income figure used in this report and in the figure for investment in business. See table 23 for amount of net change.

**Increase in assets or liabilities.**—See Change in Net Worth.

**Inheritances and gifts.**—Inheritances or gifts of money not used for current living were entered on the schedule both as a decrease in assets, and according to their use, as an increase in assets or a decrease in liabilities (see Other Assets, and Methodology and Appraisal, p. 209, and table 35). Real estate, securities, property, and the like received as inheritances or gifts were not included as assets unless converted into money by sale, in which case they were also included as decreases in the specific assets (as real estate, stocks and bonds).

**Installment purchases.**—Purchases of household goods, automobiles, and business equipment on the installment plan. The amount paid during the year on installment purchases made prior to the report year was entered on the schedule as a decrease in liabilities. The amount of unpaid balances on goods purchased on the installment basis during the report year was entered as an increase in liabilities.

**Insurance policies.**—Policies settled: Money received in settlement of claims under insurance of all types, provided such amounts were paid in a lump sum. Includes payments in settlement of life insurance policies on death of insured or maturity of endowment; of accident or health policies for injuries or for loss due to illness; of fire and casualty insurance policies for loss or damage of property through fire, theft, tornado, or other casualty. Includes value of bonds received in exchange for soldiers' bonus certificates whether bonds were held or cashed. Excludes insurance payments received in installments, such as monthly payments under health insurance policies for disability or amounts paid at regular intervals under educational endowment policies. Such amounts, together with dividends from paid-up policies, and annuity and pension payments, were considered income and recorded only on the income schedule. The amount paid to the family when a policy was settled was entered on the schedule as a decrease in assets.

Policies surrendered: Amounts received as cash surrender value of life insurance policies or annuities on which payments called for in the contract have not been completed. Excludes amounts borrowed on policy, considered a debt secured by cash surrender value of policy and so entered under increase in liabilities. When a policy was surrendered, the amount of surrender value was entered on the schedule as a decrease in assets. If a loan was outstanding on the policy at time of surrender, the amount of the loan (repaid by surrender of the policy) was considered a decrease in liabilities. In such a case, the amount of cash received by the family would be the amount of surrender value (recorded on the schedule under "Policies surrendered") minus the amount of the loan outstanding (recorded in item 23 of the assets and liabilities section of the schedule as a reduction in debt owed an insurance company).

**Insurance premiums.**—See Life Insurance Premiums Paid.

**Investments in business.**—For city or village families, the net change during the year in amount invested in business; the amount of new capital invested minus the amount withdrawn. For farm families, includes net change in investments in the farm business such as investment in a new barn, in farm machinery (not a replacement), in portion of purchase price of automobile (not a replacement) chargeable to business, and any net increase or decrease in the value of crops stored for sale and of livestock owned. Includes also net change in investment in nonfarm business.

**Liabilities.**—See Change in Net Worth.

**Life insurance premiums paid.**—Premiums paid on life insurance policies of all types (such as endowment, limited-payment life, whole life, or term) and of all classes (industrial, or weekly payment policies, and ordinary policies, those with premiums payable quarterly or at longer intervals, or in a lump sum). Includes payments for annuities, whether by a lump sum or in installments, and dues to burial associations. Amounts deducted from wages by employer to cover premiums on group life insurance or group annuities (pensions), as well as amounts of union or other organization dues allocated to these purposes are included in this item. Excluded are premiums paid on health or accident policies (classed as expenditures for medical care) or on insurance of property (classed with other current expenditures for the relevant property category).

Payments on life insurance policies and annuities in which the insured or the annuitant was a member of the economic family are included, regardless of who paid the premiums. If they were paid by a person not a member of the economic family on a policy under which benefits accrued to a member of the family, the amount of the payment was also included as an item of income and entered on the income schedule as a gift in cash for current use.

The entry on the schedule under "Insurance premiums paid" represented the amount paid in premiums during the year minus the amount of cash dividends received during that period. When a loan was taken on a policy to pay the premium, the amount of the premium was entered under "Insurance premiums paid" as an increase in assets and also under "Notes due" as an increase in liabilities.

The total amount of premiums paid was considered an increase in assets for the current year, although it was known that the surrender value of the policy was not increased by this amount. (During the first 3 years after a policy's issue, it has no cash surrender value; after that period, the amount paid each year in premiums is greater than the added amount the family could realize by surrendering the policy. On the other hand, if the death of an insured family member should occur during the year, the family would in all probability receive a sum of money larger than the total amount paid in premiums.) The difficulties of obtaining the correct amount of increase in surrender value were great and it was considered inadvisable to tax the family's patience by requesting this figure.

**Loans to others.**—Net change in amounts owed to the family—loans of money by family members to persons outside the economic family, and notes received by family in payment for real estate or other property sold. Any increase in the amount owed to the family, which was not repaid during the year, was entered on the schedule as an increase in assets. Repayment to the family on loans made previous to the schedule year were entered as a decrease in assets.

**Miscellaneous property.**—Purchases include amounts paid for property not elsewhere classified (such as cotton or grain bought for speculative purposes when such purchases cannot be classified as investments in business); sales include amounts received from sale of property held prior to the report year and not classified in other items on schedule, such as automobiles, farm machinery, household furnishings. When the article was sold to a dealer as a trade-in allowance applied to the purchase of a new article, the amount received was not included.

**Mortgages.**—Net change in principal of mortgages, land contracts, mechanics' liens, or other debts secured by liens on owned home, owned home farm, or other real estate owned by the family. Excludes interest payments or refinancing charges. Interest on mortgages due but unpaid is classified with other liabilities. Mortgages on owned homes or owned home farms were reported separately from those on other real estate (schedule items 21 and 22); payments on chattel mortgages, such as those covering cattle or equipment, were entered as payments on notes (schedule item 23). See Notes Owed Banks.

**Native-Negro family.**—Any family in which both the husband and wife are Negro and were born in continental United States or outlying territories or possessions, or of American parents temporarily residing in a foreign country.

**Native-white family.**—Any family in which both the husband and wife are white and were born in continental United States or outlying territories or possessions, or of American parents temporarily residing in a foreign country.

**Net worth.**—See Change in Net Worth.

**No report.**—A schedule was not accepted for tabulation if the family failed to report on any basic item of information necessary for the computation of total family income or expenditures. It was accepted, however, if the item on which there was no report was of relatively small importance, or if there was no report on expenditures for specific items within a main expenditure group for which total expenditures were stated. In tabulating the data, the total expenditure was allocated to the individual items on the basis of data from other families in the same income, family-type, and occupational group having and reporting expenditures for the specific items.

**Notes owed banks.**—Net change in principal of notes owed by family to banks, insurance companies, small loan companies, and other financial institutions. Includes principal of notes secured by chattel mortgages on business equipment and household goods, money borrowed on insurance policies, amount of Government loans on crops. Excludes notes to financial companies because of purchases of goods on the installment plan.

**Notes owed individuals.**—Net change in principal of debts to individuals, secured by notes.

**Other assets.**—Net increase or decrease in assets not elsewhere classified. Money inheritances and gifts not used for family living were included here as a decrease in assets, to balance money inheritances and gifts deposited in banks or invested and included as increases in specific assets (see Inheritances and Gifts).

**Other bills owed.**—Bills, not classified elsewhere, such as those due doctor or dentist at end of report year, regardless of whether formal statement of account has been received.

**Other liabilities.**—Net increase or decrease in debts not classified elsewhere and not secured by notes, such as unpaid interest due on mortgages and debts to pawn shops.

**Part-time farm.**—A farm whose operator spent 150 days or more in nonfarm business and from which the gross income from sales, value of products used by the family or paid as share rent was less than $750. Operators of part-time farms were excluded from the sample of families from which expenditure schedules were obtained, except in Oregon where a special study of part-time farms was made and a slightly different definition was used. In that special sample, time spent at nonfarm occupations was not used as a criterion for decision as to whether a farm was part-time; instead, the value of farm products not only had to be less than $750, but also less than the operator's nonfarm income (earnings plus other money income).

**Persons per family, average number of.**—See Year-equivalent Person.

**Real estate owned.**—The net change during the year, i. e., the purchase price of real estate bought during the year and still in the family's possession at the year's end, regardless of whether full payment has been made, minus the selling price of real estate owned at the year's beginning and sold during the year, regardless of whether full payment has been received. If real estate was purchased and subsequently sold during the schedule year, no entry was made in this section of the schedule.

Amounts spent on an owned home or an owned home farm would be classified as follows: The purchase price was entered as an increase in assets (schedule item 5); the amount of the down payment may have been a decrease in assets, such as a decrease in money in the family's checking account (schedule item 2); the amount of the mortgage was an increase in liabilities (schedule item 21); payments on the mortgage were a decrease in liabilities (schedule item 21); outlays for improvements—to the family's dwelling or to other farm buildings—were an increase in assets (schedule item 11); repairs, replacements, and insurance premiums on owned home or owned home farm were reported as housing expenditures.

**Rents owed.**—The net change in amount of rent owed during the report year—i. e., the amount owed at the end of the year minus the amount owed at the beginning.

**Report year.**—Any 12-month period between January 1, 1935, and December 31, 1936, for which the family chose to give the information. The same report year was used for all schedules obtained from any one family.

**Samples and sampling.**—See Methodology and Appraisal, page 205.

**Savings.**—An increase in net worth or surplus attained by the family.

**Schedule.**—See Expenditure Schedule.

**Self-sufficing farm.**—A farm on which the value of products furnished by the farm and consumed by the family during the past 3 years was equal to or greater than the value of products sold and used as share rent during that period. Self-sufficing farms were included with those of other types in all sections. A special study was made in some North Carolina counties were self-sufficing farms predominate.

**Sharecropper.**—Farmer who rents land on shares and is furnished work animals and in some cases equipment by the farm operator. The operator usually makes all important decisions relating to the farm business and supervises operations. The sharecropper is thus a type of laborer who is paid wages in kind on the basis of what he produces, his share usually being half the crop or less. In the Southeast region, separate analysis units for families of farm sharecroppers and operators were established (see Farm Operator).

**Soldiers' bonus.**—See Insurance Policies; see also Methodology and Appraisal, page 210.

**Stocks and bonds.**—The net change during the year, i. e., amounts invested in stocks and bonds bought during the report year minus the amount realized from sale during the year. If a bond matures or a stock is called, the transaction is classed as a sale. Government bonds received as settlement of soldiers' bonus certificates were included.

**Surplus.**—See Change in Net Worth.

**Taxes due.**—Taxes of any kind due during the report year and unpaid by the family at end of the year.

**Type of family.**—See Methodology and Appraisal, Family-type Classification.

**Type of farm.**—See Part-time Farm, and Self-sufficing Farm; also Glossary in regional reports on Family Income and Expenditures, Part 1, Family Income.

**Value of consumption.**—Value of all goods and services purchased for family living and of certain other goods received without direct expenditure and included in family income. For city or village families, these goods include net value of housing received without direct expenditure; for village families, value of home-produced food, in addition; for farm families, value of occupancy of the farm dwelling, value of home-produced food used by the family, and value of fuel, ice, and certain other products furnished by the farm.

This figure differs slightly from the figure for value of family living as used in this study in that the latter is more inclusive; in addition to the above it includes the value of certain goods received as gift or pay that were not considered income.

**Value of family living.**—See Value of Consumption.

**Year-equivalent person.**—Equivalent to one person in the family for the report year (52 weeks). For the classification of a family by type, persons 16 or older, other than husband and wife, were separated from those under 16 and the total number of weeks of membership for each age group was obtained. Fewer than 27 weeks of membership for either age group were not counted; 27 to 79 weeks of membership were considered one year-equivalent person.

In computing average number of persons in a group of families, two methods of handling year equivalents were used, as follows:

> **All members.**—The total weeks of membership of all members of families in the group was divided by 52 times the number of families in the group.
>
> **Members other than husband and wife, by age groups.**—The number of year-equivalent persons under 16 and 16 or older was computed for each family by converting the number of weeks of membership to year equivalents as described above; the sum of these figures was divided by the number of families in the group.

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